Eightieth Annual Report

of the

Superintendent of Insurance

For the Year 1985

Published in Accordance with the Provisions of Section 20
of The Insurance Act

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PROVINCE OF MANITOBA

Department of Consumer and Corporate Affairs

To the
Minister of Consumer and Corporate Affairs
Province of Manitoba
Winnipeg, Manitoba

Sir:

I have the honour to submit the Eightieth Annual Report for the year ended December 31st, 1985, respecting the various Insurance Companies, Fraternal and Mutual Benefit Societies licensed under The Insurance Act.

The number of insurance companies operating in the Province during the past licence year was 314, made up of 21 provincially incorporated companies, 2 reciprocal exchanges and 291 federally registered companies.

At December 31st, 1985, the 21 provincially incorporated companies, licensed to do business under The Insurance Act, were classified as follows:

Fire and Miscellaneous (including Mutuals)	16
Life and Accident and Sickness	2
Fraternal and Mutual Benefit Societies	2
Hail	1
	21

New Provincially Incorporated Companies admitted by licence in 1985 to write the class of business noted:

NIL

Provincially Incorporated Company which ceased doing business in 1983:
Northern Union Insurance Company Limited**

**The Winding up of this insolvent Manitoba insurer continued through 1985.

At December 31st, 1985, there were 291 federally registered companies licensed to do business under The Insurance Act, classified as follows:

Property	2
Property and Miscellaneous	143
Property, Miscellaneous and Life	2
Life only	17
Life and Accident and Sickness	93
Miscellaneous	19
Fraternal and Mutual Benefit Societies	15
	291

In addition, in 1985, 9 federally registered companies held a Discontinuing Licence. This is a limited licence issued to an insurer that has discontinued undertaking or renewing insurance contracts in Manitoba, but continues to be liable under existing contracts.

New Federally Registered Companies admitted by licence in 1985 to write the classes of business noted:

Alta Surety Company
Surety
American Credit Indemnity Company
Credit
Prudasco Assurance Company
Property and Miscellaneous
The Prudential Assurance Company of England
Property & Casualty (Canada)
Property and Miscellaneous
The Prudential Life Assurance Company of England (Canada)
Life and Accident and Sickness
Prudential of America General Insurance Company (Canada)
Property and Miscellaneous
The Sovereign Life Insurance Company
Life

Federally Registered Companies which ceased doing business during 1985:

Life Investors Insurance Company of America
Quebec Assurance Company
Roynat Guarantee Corporation

Federally Registered Companies which have changed their name during 1985:

Eaton Bay Life Assurance Company
TO: Eaton Life Assurance Company
Ennia Insurance Company (U.K.) Limited
TO: Aegon Insurance Company (U.K.) Limited
Fidelity Insurance Company of Canada
TO: USF&G Insurance Company of Canada
Fireman's Fund Insurance Company of Canada
TO: Wellington Insurance Company
INA Insurance Company of Canada
TO: CIGNA Insurance Company of Canada
The Provident Assurance Company
TO: Laurentian General Insurance Company Inc.

Deposits of Companies licensed in Manitoba, as at December 31st, 1985:

Dome Insurance Corp. Ltd.	$ 52,000.
Hutterian Brethren Mutual Insurance Corporation	50,000.
**Laurentian General Insurance Company Inc.	500,000.
Manitoba Mennonite Mutual Insurance Company	70,000.
Red River Valley Mutual Insurance Company	265,000.
	$937,000.

**As the Province of Quebec does not enter into Reciprocal Deposit Agreements this company has placed a deposit with the Minister of Finance.

Licensing of Adjusters:

During the past licence year, there were issued 128 Insurance Adjusters' Licences, made up as follows:

Adjusters	82
Assistant Adjusters	17
Hail Adjusters	29
	128

Licensing of Agents:

During the past licence year, there were issued 4,217 Insurance Agents' Licences, made up as follows:

General (includes all classes except Life)	1,288
Life	1,822
Accident and Baggage	93
Accident and Sickness	475
Automobile	38
Hail	498
Others	3
	4,217

Individual Loss Ratios for the Various Classes of Insurance:
(Direct Premiums Written to Losses Incurred — including Adjustment Expenses)

	1982	1983	1984	1985
Accident and Sickness	83.06%	88.54%	91.91%	92.93%
Aircraft	94.21	38.16	52.97	51.09
Automobile	91.97	97.23	96.85	102.37
Boiler and Machinery	42.25	40.35	11.54	13.78
Fidelity and Surety	27.73	50.84	25.67	47.89
Hail	57.55	58.80	104.87	32.44
Liability	61.07	58.53	84.73	76.11
Marine	61.79	66.14	47.25	53.20
Property	63.69	57.72	73.51	71.19

The Insurance Branch is responsible for the administration of:

The Insurance Act;
The Marine Insurance Act;
The Insurance Corporations Tax Act; and
The collection of the tax under the the regulations of The Fire Prevention Act.

The Mandate of the Insurance Branch is to protect the consumer while facilitating the transaction of the business of insurance in Manitoba. To accomplish this, the following functions are performed:

Answering inquiries of a general nature about insurance;
Licensing of insurance companies for the transaction of the business of insurance;
Monitoring the solvency of insurance companies incorporated in Manitoba;
Setting licensing requirements of agents, brokers and adjusters;
Determining the deposits of insurance companies incorporated in Manitoba;
Mediating disputes between consumers, agents, adjusters and insurance companies;
Preparing the Annual Report required by The Insurance Act;
Collecting the premium tax under The Insurance Corporations Tax Act; and
Collecting the tax under The Fires Prevention Act.

As at March 31st, 1986, The Office of the Superintendent of Insurance had a staff of seven persons.

The Sixty-Eighth Annual Conference of the Canadian Council of Superintendents of Insurance was held in Toronto, Ontario, September 22nd to 24th, 1985. Approximately 430 members of the insurance fraternity and their legal representatives attended.

The following Officers were elected for the year 1985-1986:
President: Lawrence Umlah, Superintendent of Insurance, Nova Scotia
Vice President: Milton Fitzpatrick, Superintendent of Insurance, P.E.I.
Secretary-Treasurer: W. B. Laur, Office of the Superintendent of Insurance, Ontario

Following the election of Officers, the Superintendents accepted the invitation of the Superintendent of Insurance, Nova Scotia, to hold the 1986 Conference in Halifax, and also of the Superintendent of Insurance, P.E.I. to hold the 1987 Conference in Charlottetown.

The Office of the Superintendent of Insurance has received excellent co-operation during the past year from the officers and staffs of the insurance companies operating in the Province, the officials of the Insurers' Advisory Organization, the Manitoba Public Insurance Corporation, the Canadian Life and Health Insurance Association Inc., the Life Underwriters Association of Canada, the Canadian Federation of Insurance Agents and Brokers Association, the Insurance Institute of Canada, the Insurance Bureau of Canada, The Winnipeg Life Underwriters Association, the Insurance Agents' Association of Manitoba Inc., The Winnipeg Life Managers' Association and the Insurance Adjusters.

Respectfully submitted,
Earl McGill, F.I.I.C.
Superintendent of Insurance

DOME INSURANCE CORP. LTD.
Head Office: Winnipeg, Man.
Commenced Business: January 1st, 1949

Officers:

Chairman of the Board ..... D. D. Everett
President ..... R. R. Bracken
Secretary ..... S. Knight-Pritchard

Directors:

D. D. Everett ..... Winnipeg, Man.
A. W. Everett ..... Vancouver, B.C.
P. J. Everett ..... Toronto, Ont.
M. M. Everett ..... Vancouver, B.C.
R. R. Bracken ..... Winnipeg, Man.

Amount Deposited with the Government of Manitoba ..... $.....

Authorized to transact Fire, Automobile, Liability, Guarantee, Boiler and Machinery, Plate Glass and Theft Insurance.

Authorized Capital $300,000.00
Amount Subscribed and Paid $100,000.00

STATEMENT FOR THE YEAR ENDED 31st DECEMBER, 1985

Assets:	$'000
Book Value of Bonds, Debentures and Stocks	$ —
Cash on Hand and in Banks	24
Interest Due or Accrued and Unpaid	—
Other Assets	493
Total Assets	$ 517

Liabilities:	
Total provision for Unpaid Claims and Adjustment Expenses	$ —
Unearned Premiums	1
Expenses Due and Accrued	1
Taxes Due and Accrued	1
Other Liabilities	—
Balances Due Agents and Return Premiums	—
Total Liabilities (excluding Capital Stock)	3
General Reserve (Surplus)	414
Capital Stock Paid Up	100
Total Liabilities	$ 517

Underwriting Account:		$'000
Net Premiums Earned		$ 20
Net Claims Incurred and Adjustment Expenses	$ 2	
Commissions	4	
Salaries, Fees, Taxes and Other Expenses	3	
Total Operating Expenses		9
Underwriting Gain/Loss		11
Other Revenue: Interest, etc.		52
Other Expenses:		
Provision for future claims		—
Income and Excess profits Taxes		6
Net Income for the Year		$ 57

NOTE—Statements filed by Provincial Companies are checked, amended if considered necessary, and are published in this report, subject to final inspection.

HUTTERIAN BRETHREN MUTUAL INSURANCE CORPORATION

Head Office: Winnipeg, Man.

Commenced Business: February 24, 1981

Incorporated in Manitoba December 31, 1980

Officers:

President ..... J. Kleinsasser General Manager ..... D. M. Miller

Directors:

J. Waldner ..... Elie, Man.	M. Mommson ..... Rifton, N.Y.
J. Hoffer ..... Poplar Point, Man.	J. Kleinsasser ..... Ste. Agathe, Man.
J. Decker ..... Olivet, South Dakota	A. Stevenson ..... Norfolk, Conn.
M. Waldner ..... Elie, Man.	D. Waldner ..... Mitchell, South Dakota

Amount Deposited with the Government of Manitoba ..... $.....

STATEMENT FOR THE YEAR ENDED 31st DECEMBER, 1985

Assets	$'000
Book Value of Bonds, Stocks, and Mortgage Loans, etc.	$ 2,629
Cash on Hand and in Banks	480
Amounts due from other insurance companies	83
Investment Income due and accrued	57
Amounts due from policyholders	—
Deferred policy acquisition expense	34
Other Assets (Amount Due from Agents)	251
Total Assets	$ 3,534
Less Assets Not Admitted	—
Total Admitted Assets	$ 3,534

Liabilities		$'000
Unpaid Claims and Adjustment Expenses		$ 175
Taxes due and accrued		41
Reserve for Unearned Premiums		1,038
Amounts owing on Reinsurance		332
Other Liabilities		48
Surplus including statutory reserve		1,900
Total Liabilities		$ 3,534

Underwriting Account		
Net Premiums Earned		$ 1,285
Net Claims Incurred (including Adjustment Costs)	$ 773	
Dividends or Rating Refunds	22	
General Expenses, Taxes, etc.	202	
Total		997
Paid Plus Increase (Decrease) in Amount Due		326
Underwriting Income		(38)
Investment Income		212
Other Income or Expenses		30
Net Income for the Year		204

Returns for Manitoba	
Premiums written (Direct)	$ 1,005
Losses paid	543
Loss Ratio	54.03%

NOTE—Statements filed by Provincial Companies are checked, amended if considered necessary, and are published in this report, subject to final inspection.

MANITOBA MENNONITE MUTUAL INSURANCE COMPANY

Head Office: Steinbach, Man.

Commenced Business December, 1940

Officers:

A. G. Kehler, President	Ste. Anne, Man.
J. J. Giesbrecht, Vice-President	Altona, Man.
A. Sawatzky, Manager-Secretary Treasurer	Steinbach, Man.

Directors:

A. G. Kehler	Ste. Anne	F. N. Thiessen	Winkler
J. J. Giesbrecht	Altona	J. K. Friesen	Niverville
G. J. Kehler	Ste. Anne	B. N. Wall	Winkler

Amount Deposited with the Government of Manitoba ..... $.....

STATEMENT FOR THE YEAR ENDED 31st DECEMBER, 1985

Assets	$'000
Book Value of Bonds, Stocks, and Mortgage Loans, etc.	$ 1,779
Cash on Hand and in Banks	1,481
Amounts due from other insurance companies	10
Investment Income due and accrued	33
Fixed Assets (Office premises etc.)	277
Other Assets	687
Total Assets	$ 4,267
Less Assets Not Admitted	79
Total Admitted Assets	$ 4,188

Liabilities

Unpaid Claims and Adjustment Expenses	$ 146
Taxes due and accrued	67
Reserve for Unearned Premiums	664
Amounts owing on Reinsurance	282
Other Liabilities	366
Surplus including statutory reserve	2,663
Total Liabilities	$ 4,188

Underwriting Account

Net Premiums Earned		$ 916
Net Claims Incurred (including Adjustment Costs)	$ 613	
Net Commissions Incurred	(82)	
General Expenses, Taxes, etc.	380	
Total		911
Underwriting Income		5
Investment Income		266
Other Income or Expenses		1
Net Income for the Year		$ 272

Returns for Manitoba

Premiums written (Direct)	$ 2,805
Losses paid	1,446
Loss Ratio	51.55%

NOTE—Statements filed by Provincial Companies are checked, amended if considered necessary, and are published in this report, subject to final inspection.

MANITOBA MOTOR CLUB INSURANCE COMPANY INC.

Head Office: Winnipeg, Man.

Commenced Business March 31st, 1966
Incorporated in Manitoba May 31st, 1965

Officers:

President	A. M. Poyser	1st Vice-President	O. R. Dalzell
Executive Vice-Pres.	G. R. Cronyn	2nd Vice-President	F. S. Kovitz

STATEMENT FOR THE YEAR ENDED 31st DECEMBER, 1985

Assets

Bonds (Book Value)	$ 25,000
Guaranteed Investment Certificates	—
Cash on Hand and in Banks	(1,612)
All Other Assets	198,777
Total Assets	$222,165
Deduct Assets Not Admitted	—
Total Admitted Assets	$222,165

Liabilities		
Claims Due and Unpaid		$ 69,500
Advance Payments — Premiums		50,861
Contingency Reserve		55,672
Other Liabilities		1,980
Surplus		44,152
Total Liabilities		$222,165
Receipts		
Premiums	$108,805	
Interest	22,676	
All Other Income	—	
Total Income	$131,481	
Expenditures		
Claims	$ 57,000	
Administration Expenses	20,571	
Taxes, Licence Fees	13,900	
Other Expenses	—	
Total Disbursements		$ 91,471
Excess of Income over Expenditure		$ 40,010

NOTE—Statements filed by Provincial Companies are checked, amended if considered necessary and are published in this report subject to final inspection.

EXHIBIT OF CERTIFICATES IN MANITOBA

Classification	No.
1. At end of 1984	86,903
2. New Effected	17,375
3. All Other Additions	—
4. Total	104,278
Less Ceased by:	
5. Death	277
6. Lapse	10,387
7. Other	471
8. Total Ceased	11,135
9. At end of 1985	93,143

RED RIVER VALLEY MUTUAL INSURANCE COMPANY

Head Office: Altona, Man.

Commenced Business March 1941

Officers:

President ..... R. C. Friesen Vice-President ..... P. J. Reimer

Manager ..... H. G. Heinrichs

Amount deposited with the Government of Manitoba ..... $.....

STATEMENT FOR THE YEAR ENDED 31st DECEMBER, 1985

	$'000
Assets	
Book Value of Bonds, Stocks, Mortgage Loans, etc.	$ 5,062
Cash on Hand and in Banks	496
Agents' Balances	741
Interest Accrued	105
Fixed Assets (Office Premises, etc.)	328
Miscellaneous	727
Total Assets	$ 7,459
Less Assets Not Admitted	58
Total Admitted Assets	$ 7,401
Liabilities	
Claims Unpaid and Adjustment Expenses	$ 612
Net Premiums Unearned	2,618
Commissions Due Agents and Return Premiums	57
Borrowed Money	—
Expenses Due and Accrued, Taxes, etc.	350
Amounts due other Insurance Companies	713
Total Liabilities	$ 4,350
Surplus (indicated Statutory Reserve)	3,051
Total Liabilities, Surplus and Reserve	$ 7,401

Underwriting Account		
Net Premiums Earned		$ 3,900
Claims Incurred and Adjustment Expenses	$ 2,579	
Commissions	817	
Taxes	177	
All Other Expenses	515	
Total Operating Expenses		$ 4,088
Underwriting Profit		(188)
Other Revenue (Investment gain) etc.		537
Other Expenses		63
Net Income for the Year		$ 286

Returns for Manitoba	
Direct Premiums Written	$ 6,252
Losses Incurred	3,763
Loss Ratio	60.18%

NOTE—Statements filed by Provincial Companies are checked, amended if considered necessary, and are published in this report subject to final inspection.

INSURANCE COMPANIES, FRATERNAL AND MUTUAL BENEFIT SOCIETIES

Licensed to transact business under "The Insurance Act"

THE PROVINCE OF MANITOBA
To December 31st, 1986

The letter(s) following each insurer designate the class(es) of insurance wherein each is authorized to transact business.
(The types within the classes are designated on each licence.)

Description of the classes of insurance which may be authorized.

A. LIFE Insurance only.

B. LIFE, PERSONAL ACCIDENT AND SICKNESS Insurance only.

C. PROPERTY Insurance, being insurance with the meaning of fire, inland transportation, livestock, plate glass, sprinkler leakage, theft and weather insurance.

D. FIRE Insurance, including lightning and explosion insurance and insurance respecting use and occupancy, rents, profits and charges and, in addition thereto any one or more of the following classes of insurance if and when written in a policy of fire insurance on the same property; namely: falling aircraft, earthquake, windstorm, tornado, hail, sprinkler leakage, riot, malicious damage, weather, water damage, smoke damage, civil commotion and impact by vehicles.

E. HAIL Insurance.

F. Accident, sickness, workmen's compensation, employers' liability, public liability, property damage, aircraft, guarantee including fidelity and surety, boiler and machinery, plate glass, theft, livestock, title, credit, mortgage, legal expense, liability, marine, inland transportation, earthquake, explosion, forgery, limited hail, sprinkler leakage, windstorm, weather and real property.

G. AUTOMOBILE Insurance of any kind.

Mut. Ben. — Mutual Benefit Societies.
Mut. Fire — Mutual Fire.
Fraternal — Fraternal Societies.

Name of Company	Canadian Head Office	Class(es) Licensed
Abbey Life Insurance Company of Canada	3027 Harvester Rd., Burlington, Ontario L7N 3G9	B.
Acadia Life Insurance Company (The)	48 Yonge St., 3rd Floor, Toronto, Ontario M5E 1G5	A.
ACTRA Fraternal Benefit Society	Ste. 400-2239 Yonge St., Toronto, Ontario M4S 2B5	Fraternal
Advocate General Insurance Company of Canada	300 - 363 Broadway Ave., Winnipeg, Man. R3C 3N9	C.F.G.
Aegon Insurance Company (U.K.) Limited	c/o Crum & Forster of Canada Ltd., 250 Ferrand Drive, 7th Floor, Don Mills, Ontario M3C 3G8	C.F.

List of Insurance Companies and Fraternal Societies Licensed Under "The Insurance Act"—(Continued)

Name of Company	Canadian Head Office	Class(es) Licensed
Aetna Casualty and Surety Company (The)	145 King St. West, Toronto, Ontario M5H 3T7	C.E.F.G.
Aetna Casualty Company of Canada	145 King St. West, Toronto, Ontario M5H 3T7	C.F.G.
Aetna Insurance Company	100 Consilium Place, Suite 500, Scarborough, Ontario M1H 3E3	C.E.F.G.
Aetna Life Insurance Company	145 King St. West, Toronto, Ontario M5H 3T7	B.
Affiliated F M Insurance Company	155 Gordon Baker Road, Ste. 202, Willowdale, Ontario M2H 3N7	C.F.
Albion Insurance Company of Canada (The)	1140 de Maisonneuve Blvd. West, Ste. 501, Montreal, Quebec H3A 1N4	C.F.G.
Alexander Hamilton Life Insurance Company of America	85 Bloor St. East., Toronto, Ontario M4W 1B4	B.
Allendale Mutual Insurance Company	155 Gordon Baker Road, Ste. 202, Willowdale, Ontario M2H 3N7	C.F.
Alliance Mutual Life Insurance Company	680 Sherbrooke St. West, Ste. 610, Montreal, Quebec H3A 2S6	B.
Allianz Insurance Company	1212 - 7 King St. East, Toronto, Ontario M5C 1A2	C.E.F.G.
Allstate Insurance Company	10 Allstate Parkway, Markham, Ontario L3R 5P8	C.E.F.G.
Allstate Insurance Company of Canada	10 Allstate Parkway, Markham, Ontario L3R 5P8	C.F.G.
Allstate Life Insurance Company	10 Allstate Parkway, Markham, Ontario L3R 5P8	B.
Allstate Life Insurance Company of Canada	10 Allstate Parkway, Markham, Ontario L3R 5P8	B.
Alta Surety Company	1520 - 800 Dorchester Blvd. West, Montreal, Quebec H3A 3L8	F.
American Bankers Insurance Company of Florida	111 Merton St., Toronto, Ontario M4S 3A7	C.F.G.
American Bankers Life Assurance Company of Florida	111 Merton St., Toronto, Ontario M4S 3A7	B.
American Credit Indemnity Company	1010 St. Catherine St. West, Suite 507, Montreal, Quebec H3B 1G4	F.
American Health and Life Insurance Company	1010 St. Catherine St. West, 5th Floor, Montreal, Quebec H3B 1G7	B.
American Home Assurance Company	1000 - 55 University Ave., Toronto, Ontario M5J 1H7	C.E.F.G.
American Life Insurance Company	1000 - 55 University Ave., Toronto, Ontario M5J 1H7	B
American Mutual Liability Insurance Company	2845 Dunwin Drive, Ste. 1B, Mississauga, Ontario L5L 1T1	F.G.
American National Fire Insurance Company	P.O. Box 1237, Saskatoon, Sask. S7K 3N7	D.F.
American Road Insurance Company (The)	The Canadian Road, Oakville, Ontario L6J 5C7	C.F.G.
Amex Life Assurance Company	c/o Shaw & Begg Limited, Box 4060, Station "A", Toronto, Ontario M5W 1L9	B.
P. Anglo Canada General Insurance Company	171 Queens Avenue, London, Ontario N6A 5J7	D.E.F.
Argonaut Insurance Company	c/o Coopers & Lybrand, 1111 West Hastings St., Vancouver, B.C. V6E 3R2	F.
Arkwright-Boston Manufacturers Mutual Insurance Company	45 St. Charles St. East, Toronto, Ontario M4Y 1S2	C.E.F.G.
Assitalia - Le Assicurazioni D'Italia S.P.A.	380 - 1575 West Georgia St., Vancouver, B.C. V6G 2V3	C.F.
Associated Canadian Travellers (THE)	116 - 16th Avenue N.E., Calgary, Alberta T2E 1J5	Fraternal

P. Provincial Company.

List of Insurance Companies and Fraternal Societies Licensed Under "The Insurance Act"—(Continued)

Name of Company	Canadian Head Office	Class(es) Licensed
Atlantic Mutual Life Assurance Company	P.O. Box 489, Moncton, New Brunswick E1C 8L9	B.
Aviation & General Insurance Company Limited	c/o Canadian Aviation Insurance Managers Ltd., P.O. Box 2, Royal Bank Plaza, Toronto, Ontario M5J 2J1	F.
Balboa Insurance Company	P.O. Box 5071, Terminal "A", London, Ontario N6A 4M5	D.F.
Bankers Life and Casualty Company	P.O. Box 67, Hamilton, Ontario L8N 3B3	B.
Bankers Life Company	c/o McLean & Kerr, 372 Bay Street, Toronto, Ontario M5H 2X5	B.
Boiler Inspection and Insurance Company of Canada (The)	8 King Street East, Toronto, Ontario M5C 1B5	C.F.
British Aviation Insurance Company Limited (The)	240 Eglinton Avenue East, Toronto, Ontario M4P 1K8	F.
Buffalo Insurance Company	c/o Fasken, Calvin, Box 30, Toronto-Dominion Centre, Toronto, Ontario M5K 1C1	C.F.G.
Calvert Insurance Company	201 - 18 King St. East, Toronto, Ontario M5C 2R6	C.F.G.
Canada Accident and Fire Assurance Company (The)	P.O. Box 441, Toronto-Dominion Centre, Toronto, Ontario M5K 1L9	C.F.G.
Canada Life Assurance Company (The)	330 University Ave., Toronto, Ontario M5G 1R8	B.
Canada Life Casualty Insurance Company	330 University Ave., Toronto, Ontario M5G 1R8	C.F.G.
P. Canada West Insurance Company	10603 - 107 Avenue, Edmonton, Alberta T5H 3Z1	C.F.G.
Canadian Foresters Life Insurance Society	P.O. Box 850, Brantford, Ontario N3T 5S3	Fraternal
Canadian General Insurance Company	Box 4030, Terminal "A", Toronto, Ontario M5W 1K4	C.E.F.G.
Canadian General Life Insurance Company	P.O. Box 918, Hamilton, Ontario L8N 3P6	B.
P. Canadian Great Lakes Casualty and Surety Company Ltd.	c/o Woods Gordon, 130 Adelaide St. West, Suite 2712, Toronto, Ontario M5H 3P5	C.F.G.
Canadian Home Assurance Company	465 Dorchester Blvd. West, Ste. 100, Montreal, Quebec H2Z 1A8	C.F.G.
Canadian Indemnity Company (The)	Box 26, Royal Bank Plaza, Toronto, Ontario M5J 2J1	C.E.F.G.
Canadian Surety Company (The)	2180 Yonge Street, Toronto, Ontario M4S 2C2	C.F.G.
Capitol Life Insurance Company (The)	c/o McLean & Kerr, 372 Bay Street, 10th Fl., Toronto, Ontario M5H 2X5	A.
Casualty Company of Canada (The)	165 University Avenue, Toronto, Ontario M5H 3B9	C.F.G.
Centennial Insurance Company	212 King St. West, Ste. 500, Toronto, Ontario M5H 1K5	D.F.
Century Insurance Company of Canada (The)	400 - 1155 West Pender Street, Vancouver, B.C. V6E 2P4	C.E.F.G.
Charter National Life Insurance Company	P.O. Box 31, Commerce Court Postal Station, Toronto, Ontario M5L 1B2	B.
Chateau Insurance Company	3000 - 2300 Yonge St., Toronto, Ontario M4P 2X3	C.F.G.
Chicago Title Insurance Company	c/o McLean & Kerr, 372 Bay Street, 10th Fl., Toronto, Ontario M5H 2X5	F.
Chrysler Insurance Company	Ste. 202 - 2233 Argentia Road, Mississauga, Ontario L5N 2X7	C.F.G.
Chrysler Life Insurance Company of Canada	Ste. 202 - 2233 Argentia Road, Mississauga, Ontario L5N 2X7	B.
Chubb Insurance Company of Canada	26 Wellington St. East, Toronto, Ontario M5E 1S2	C.F.G.

P. Provincial Company.

List of Insurance Companies and Fraternal Societies Licensed Under "The Insurance Act"—(Continued)

Name of Company	Canadian Head Office	Class(es) Licensed
CIGNA Insurance Company of Canada	100 Consilium Place, Ste. 500, Scarborough, Ontario M1H 3E3	C.E.F.G.
Citadel General Assurance Company (The)	1075 Bay Street, Toronto, Ontario M5S 2W5	C.E.F.G.
Citadel Life Assurance Company (The)	360 Broadway Ave., 6th Floor, Winnipeg, Manitoba R3C 0T7	B.
College Retirement Equities Fund	c/o Cassels, Brock & Blackwell, 130 Adelaide St. West, 24th Fl., Toronto, Ontario M5H 3C2	A.
Colonia Life Insurance Company	2 St. Clair Avenue East, Toronto, Ontario M4T 2V6	B.
Combined Insurance Company of America	Box 4081, Station "A", Toronto, Ontario M5W 1M7	B.
P. Commerce and Industry Insurance Company of Canada	1000 - 55 University Ave., Toronto, Ontario M5J 1H7	C.E.F.G.
Commerce Group Insurance Company (The)	2450 Girouard St., St. Hyacinthe, Quebec J2S 7C4	C.E.F.G.
Commercial Union Assurance Company of Canada	Box 441, Toronto-Dominion Centre, Toronto, Ontario M5K 1L9	C.E.F.G.
Commercial Union Assurance Company PLC	Box 441, Toronto-Dominion Centre, Toronto, Ontario M5K 1L9	C.F.
Commercial Union Life Assurance Company of Canada	P.O. Box 370, Station "A", Scarborough, Ontario M1K 5C3	B.
Commonwealth Insurance Company	715 - Two Bentall Centre, Vancouver, B.C. V7X 1J3	C.F.G.
Confederation Life Insurance Company	321 Bloor St. East, Toronto, Ontario M4W 1H1	B.
Connecticut General Life Insurance Company	709 - 141 Adelaide St. West, Toronto, Ontario M5H 3L5	B.
Constellation Assurance Company	26 Wellington St. East, Toronto, Ontario M5E 1J6	F.
Constitution Insurance Company of Canada	400 - 500 University Ave., Toronto, Ontario M5G 1V9	C.F.G.
Continental Assurance Company	1075 Bay Street, Toronto, Ontario M5S 2W5	B.
Continental Casualty Company	1075 Bay Street, Toronto, Ontario M5S 2W5	C.E.F.G.
Continental Insurance Company (The)	c/o Phoenix Continental Management Ltd., 439 University Ave., Box 219A, Toronto, Ontario M5W 1B6	C.E.F.G.
Continental Insurance Company of Canada (The)	c/o Phoenix Continental Management Ltd., 439 University Ave., Box 219A, Toronto, Ontario M5W 1B6	C.E.F.G.
Contingency Insurance Company Limited (The)	505 York Blvd., Hamilton, Ontario L8N 3S3	C.F.G.
Cooperants, Mutual Life Insurance Society	333 St. Antoine St. East, Montreal, Quebec H2X 1R9	B.
P. Co-operative Hail Insurance Company Limited	Box 777, Regina, Saskatchewan S4P 3A8	E.
Co-operators General Insurance Company	Priory Square, Guelph, Ontario N1H 6P8	C.E.F.G.
Co-operators Life Insurance Company	1920 College Avenue, Regina, Sask. S4P 1C4	B.
Cornhill Insurance Company of Canada	111 Avenue Road, Suite 500, Toronto, Ontario M5R 3K3	C.F.G.
P. Coronation Insurance Company Limited	201 - 18 King St. East, Toronto, Ontario M5C 2R6	C.E.F.G.
Credit Life Insurance Company (The)	c/o Thorne Riddell, Box 262, Toronto-Dominion Centre, Toronto, Ontario M5K 1J9	B.
Crown Life Insurance Company	120 Bloor St. East, Toronto, Ontario M4W 1B8	B.
Cumis General Insurance Company	P.O. Box 5065, Burlington, Ontario L7R 4C2	C.F.G.

P. Provincial Company.

List of Insurance Companies and Fraternal Societies Licensed Under "The Insurance Act"—(Continued)

Name of Company	Canadian Head Office	Class(es) Licensed
Cumis Life Insurance Company	P.O. Box 5065, Burlington, Ontario L7R 4C2	B.
Desjardins Mutual Life Assurance Company	200 Avenue des Commandeurs, Levis, Quebec G6V 6R2	B.
P. Dome Insurance Corp. Ltd.	800-240 Graham Avenue, Winnipeg, Manitoba R3C 0J7	D.F.G.
Dominion Insurance Corporation (The)	c/o Phoenix Continental Management Ltd., 439 University Ave., Box 219A, Toronto, Ontario M5W 1B6	C.E.F.G.
Dominion Life Assurance Company (The)	111 Westmount Road South, Waterloo, Ontario N2J 4C6	B.
Dominion of Canada General Insurance Company (The)	165 University Avenue, Toronto, Ontario M5H 3B9	A.C.F.G.
Eagle Star Insurance Company Limited	201-180 Bloor St. West, Toronto, Ontario M5S 2V6	C.F.G.
Eaton Bay Insurance Company	150 Eglinton Avenue East, Toronto, Ontario M4P 2Z3	C.F.G.
Eaton Life Assurance Company	595 Bay Street, Toronto, Ontario M5G 2C6	B.
Ecclesiastical Insurance Office Public Limited Company	1707-2300 Yonge St., Toronto, Ontario M4P 1E4	C.F.G.
Economical Mutual Insurance Company	P.O. Box 700, Kitchener, Ontario N2G 4C1	C.F.G.
Elite Insurance Company	Crown Life Place, 400-1500 West Georgia St., Vancouver, B.C. V6G 2Z6	C.F.G.
Emmco Insurance Company	45 Sheppard Ave. East, Willowdale, Ontario M2N 5W9	C.F.G.
P. Empire Life Insurance Company (The)	Box 1000, Kingston, Ontario K7L 4Y4	B.
Employers Insurance of Wausau A Mutual Company	400-55 University Avenue, Toronto, Ontario M5J 2H7	C.F.G.
English & American Insurance Company Limited	c/o Wm. H. McGee & Company of Canada Ltd., Ste. 1200-48 Yonge St., Toronto, Ontario M5E 1G6	C.F.
Equitable General Insurance Company (The)	200 St. Jacques St. W., Montreal, Quebec H2Y 1M2	C.F.G.
Equitable Life Assurance Society of the United States (The)	2310-1155 Dorchester Blvd. West, Montreal, Quebec H3B 2K2	A.
Equitable Life Insurance Company of Canada (The)	One Westmount Road North, Waterloo, Ontario N2J 4C7	B.
Excelsior Life Insurance Company (The)	145 King Street West, Toronto, Ontario M5H 3T7	B.
Federal Insurance Company	26 Wellington St. East, Toronto, Ontario M5E 1S2	C.F.G.
Federated Life Insurance Company	P.O. Box 5800, Winnipeg, Manitoba R3C 3C9	B.
Federated Mutual Insurance Company	P.O. Box 5800, Winnipeg, Manitoba R3C 3C9	C.F.G.
Federation Insurance Company of Canada	1080 Beaver Hall Hill, Ste. 2000, Montreal, Quebec H2Z 1S8	C.
Fidelity Life Assurance Company	2165 West Broadway, Vancouver, B.C. V6K 4N5	B.
Financial Life Assurance Company of Canada	P.O. Box 335, Etobicoke, Ontario M9C 4V3	B.
Fireman's Fund Insurance Company	1201-390 Bay St., Toronto, Ontario M5H 2Y2	C.F.G.
First North American Insurance Company	105 Adelaide St. West, Toronto, Ontario M5H 1R1	F.
Ford Life Insurance Company	The Canadian Road, Oakville, Ontario L6J 5C7	B.
Foremost Insurance Company Grand Rapids, Michigan	c/o McLean & Kerr, 372 Bay Street, 10th Fl., Toronto, Ontario M5H 2X5	D.F.G.

P. Provincial Company.

List of Insurance Companies and Fraternal Societies Licensed Under "The Insurance Act"—(Continued)

Name of Company	Canadian Head Office	Class(es) Licensed
Foresters Indemnity Company	789 Don Mills Road, Don Mills, Ontario M3C 1T9	C.F.
Franklin Life Insurance Company (The)	c/o Cassels, Brock & Blackwell, 130 Adelaide St. West, 24th Floor, Toronto, Ontario M5H 3C2	B.
Gan Incendie Accidents Compagnie Francaise D'Assurances Et De Reassurances Incendie, Accidents Et Risques Divers	505 York Blvd., Hamilton, Ontario L8N 3S3	C.E.F.G.
General Accident Assurance Company of Canada (The)	Box 410, Ste. 2600, 2 First Canadian Pl., Toronto, Ontario M5X 1J1	C.E.F.G.
General American Life Insurance Company	c/o Blaney, McMurtry, Aaron & Watson, 20 Queen St. West, Suite 1400, Toronto, Ontario M5H 2V3	B.
General Insurance Company of America	Box 3000, Station "A", Mississauga, Ontario L5A 3P6	C.F.
P. Gerling Global General Insurance Company	480 University Avenue, Toronto, Ontario M5G 1V6	D.E.F.G.
P. Gerling Global Reinsurance Company	480 University Avenue, Toronto, Ontario M5G 1V6	D.E.F.G.
P. Gibraltar General Insurance Company	171 Queens Avenue, London, Ontario N6A 5J7	C.E.F.G.
Glacier National Life Assurance Company	980-505 Burrard St., Vancouver, B.C. V7X 1S3	B.
Globe Life Insurance Company	980 Yonge St., Ste. 701, Toronto, Ontario M4W 2J9	B.
Gold Circle Insurance Company	55 Yonge St., Toronto, Ontario M5E 1T5	C.F.G.
Grain Insurance and Guarantee Company	906-167 Lombard Avenue, Winnipeg, Manitoba R3B 0V9	C.F.
Grand Orange Lodge of British America (The)	94 Sheppard Avenue West, Willowdale, Ontario M2N 1M5	Fraternal
Great American Insurance Company	P.O. Box 1237, Saskatoon, Sask. S7K 3N7	C.E.F.G.
Great Eastern Insurance Company (The)	401 Bay St., 9th Fl., Toronto, Ontario M5H 2Y7	C.E.F.G.
Great-West Life Assurance Company (The)	60 Osborne St. North, Winnipeg, Manitoba R3C 3A5	B.
Guarantee Company of North America (The)	Place Du Canada, Ste. 1560, Montreal, Quebec H3B 2R4	F.
Guardian Insurance Company of Canada	Box 4096, Station "A", Toronto, Ontario M5W 1N1	C.F.G.
Halifax Insurance Company (The)	1303 Yonge Street, Toronto, Ontario M4T 1X1	C.E.F.G.
Halifax Life Insurance Company (The)	1303 Yonge Street, Toronto, Ontario M4T 1X1	B.
Hanover Insurance Company (The)	c/o O'Neil & Company (Underwriters) Limited, Suite 1210, 1 St. Clair Avenue West, Toronto, Ontario M4V 1K6	C.F.
Hartford Fire Insurance Company (The)	401 Bay Street, Toronto, Ontario M5H 2Y4	C.E.F.G.
Herald Insurance Company	c/o Crum & Forster of Canada, 250 Ferrand Drive, 7th Fl., Don Mills, Ontario M3C 3G8	C.F.G.
Highlands Insurance Company	c/o Fasken & Calvin, Box 30, Toronto-Dominion Centre, Toronto, Ontario M5K 1C1	C.E.F.G.
Home Insurance Company (The)	Ste. 900, 90 Eglinton Ave. East, Toronto, Ontario M4P 2Y5	C.F.G.
P. Hutterian Brethren Mutual Insurance Corporation	c/o H. B. Farm Agencies Ltd., 300-960 Portage Avenue, Winnipeg, Manitoba R3G 0R4	Mut. Fire & F.
Ideal Mutual Insurance Company	1413-44 Victoria Street, Toronto, Ontario M5C 1Y2	F.G.
Imperial Life Assurance Company of Canada (The)	95 St. Clair Ave. W., Toronto, Ontario M4V 1N7	B.

P. Provincial Company.

List of Insurance Companies and Fraternal Societies Licensed Under "The Insurance Act"—(Continued)

Name of Company	Canadian Head Office	Class(es) Licensed
INA Life Insurance Company of Canada	709-141 Adelaide St. West, Toronto, Ontario M5H 3L5	B.
Independent Order of Foresters (The)	789 Don Mills Road, Don Mills, Ontario M3C 1T5	Fraternal
Insurance Company of North America	100 Consilium Place, Ste. 500, Scarborough, Ontario M1H 3E3	C.E.F.G.
Insurance Corporation of Ireland Limited (The)	P.O. Box 63, Royal Bank Plaza, Toronto, Ontario M5J 2J2	C.F.G.
Jevco Insurance Company	2021 Union St., Suite 1150, Montreal, Quebec H3A 2S9	C.F.G.
John Alden Life Insurance Company	P.O. Box 2266, Winnipeg, Manitoba R3C 4A6	B.
John Deere Insurance Company of Canada	P.O. Box 1000, Grimsby, Ontario L3M 4H5	C.F.G.
John Hancock Mutual Life Insurance Company	c/o McLean & Kerr, 372 Bay Street, 10th Fl., Toronto, Ontario M5H 2X5	B.
Kansa General Insurance Company	2021 Union Avenue, Suite 1150, Montreal, Quebec H3A 2S9	C.F.G.
Knights of Columbus	2430 Munroe Avenue, Saskatoon, Sask. S7J 1S7	Fraternal
Laurentian Pacific Insurance Company	1140 West Pender St., P.O. Box 21, Vancouer, B.C. V6E 4G1	C.E.F.G.
Laurentian Shield Insurance Company (The)	1100 Dorchester Blvd. West, 25th Floor, Montreal, Quebec H3B 4P4	C.F.G.
P. Laurentian General, Insurance Company Inc.	1100 Dorchester Blvd. West, 25th Floor, Montreal, Quebec H3B 4P4	C.E.F.G.
Laurier Life Insurance Company	295 The West Mall, Etobicoke, Ontario M9C 4Z9	B.
Lawyers Title Insurance Corporation	85 Richmond St. West, Ste. 604, Toronto, Ontario M5H 2C9	F.
Liberty Mutual Fire Insurance Company	1200 Eglinton Avenue East, Don Mills, Ontario M3C 1H9	C.F.G.
Liberty Mutual Insurance Company	1200 Eglinton Avenue East, Don Mills, Ontario M3C 1H9	C.F.G.
Life Insurance Company of North America	141 Adelaide St. West, Suite 709, Toronto, Ontario M5H 3L5	B.
London-Canada Insurance Company	401 Bay Street, Toronto, Ontario M5H 2Y4	C.E.F.G.
London and Midland General Insurance Company	P.O. Box 5071, Terminal "A", London, Ontario N6A 4M5	C.F.G.
London Life Insurance Company	255 Dufferin Avenue, London, Ontario N6A 4K1	B.
Lumbermens Mutual Casualty Company	11th Fl., 88 University Ave., Toronto, Ontario M5J 1T6	C.F.G.
Lutheran Life Insurance Society of Canada	12th Fl., Marsland Centre, Waterloo, Ontario N2J 4G4	Fraternal
P. Manitoba Mennonite Mutual Insurance Company	P.O. Box 3550, Steinbach, Manitoba R0A 2A0	Mut. Fire & F.
P. Manitoba Motor Club Insurance Company Inc.	870 Empress Street, Winnipeg, Manitoba R3G 3H3	Fraternal
Manufacturers Life Insurance Company (The)	200 Bloor St. East, Toronto, Ontario M4W 1E4	B.
Maritime Insurance Company, Limited	60 Yonge Street, 5th Floor, Toronto, Ontario M5E 1H5	F.
Maritime Life Assurance Company (The)	Box 1030, Halifax, Nova Scotia B3J 2X5	B.
Markel Insurance Company of Canada	516-500 University Avenue, Toronto, Ontario M5G 1W1	C.F.G.
Massachusetts Indemnity and Life Insurance Company	2345 Stanfield Rd., Mississauga, Ontario L4Y 3Y3	F.

P. Provincial Company.

List of Insurance Companies and Fraternal Societies Licensed Under "The Insurance Act"—(Continued)

Name of Company	Canadian Head Office	Class(es) Licensed
Massachusetts Mutual Life Insurance Company	c/o McLean & Kerr, 10th Floor - 372 Bay Street, Toronto, Ontario M5H 2X5	B.
Mercantile and General Reinsurance Company of Canada (The)	University Place, 123 Front St. West, Toronto, Ontario M5J 2M7	C.E.F.G.
Metropolitan Insurance Company	1700 - 1 University Ave., Toronto, Ontario M5J 2P2	C.F.G.
Metropolitan Life Insurance Company	99 Bank Street, Ottawa, Ontario K1P 5A3	A.F.
Metropolitan Life Insurance Company of Canada	99 Bank Street, Ottawa, Ontario K1P 5A3	B.
MIC Life Insurance Corporation	1125B Leslie St., Don Mills, Ontario M3C 2K4	B.
Midland Insurance Company	c/o Thorne Riddell, P.O. Box 262, Toronto-Dominion Centre, Toronto, Ontario M5K 1J9	C.F.G.
Minnesota Mutual Life Insurance Company (The)	c/o McLean & Kerr, 372 Bay Street, 10th Fl., Toronto, Ontario M5H 2X5	A.
Montreal Life Insurance Company	Box 850, Station "B", Montreal, Quebec H3B 3K7	A.
MONY Life Insurance Company of Canada	797 Don Mills Road, Don Mills, Ontario M3C 1V2	B.
Mortgage Insurance Company of Canada (The)	Bldg. Box 12, 1 Dundas St. West, Ste. 1600, Toronto, Ontario M5G 1Z3	F.
Motors Insurance Corporation	1125B Leslie Street, Don Mills, Ontario M3C 2K4	C.F.G.
Mutual Life Assurance Company of Canada (The)	227 King St. South, Waterloo, Ontario N2J 4C5	B.
Mutual Life Insurance Company of New York (The)	797 Don Mills Road, Don Mills, Ontario M3C 1V2	B.
Mutual of Omaha Insurance Company	500 University Avenue, Toronto, Ontario M5G 1V8	B.
National Fidelity Life Insurance Company	2025 Sheppard Ave. E., Suite 2320, Willowdale, Ontario M2J 1V6	B.
National Life Assurance Company of Canada (The)	522 University Ave., Toronto, Ontario M5G 1Y7	B.
New Hampshire Insurance Company	1000-55 University Avenue, Toronto, Ontario M5J 1H7	C.F.G.
New Rotterdam Insurance Company	P.O. Box 2018, Hamilton, Ontario L8N 3S3	C.E.F.G.
New York Life Insurance Company	121 Bloor St. East, Suite 1600, Toronto, Ontario M4W 3N2	B.
New York Life Insurance Company of Canada	121 Bloor St. East, Ste. 1600, Toronto, Ontario M4W 3N2	B.
Niagara Fire Insurance Company	c/o Phoenix Continental Management Ltd., 439 University Ave., Box 219A, Toronto, Ontario M5W 1B6	C.E.F.G.
Non-Marine Underwriters Members of Lloyd's London, England (The)	1400-1155 University Ave., Montreal, Quebec H3B 1S3	C.E.F.G.
Norman Insurance Company Limited	2475 Laurier Blvd., Sillery, Quebec G1V 4E4	C.F.G.
North American Benefit Association	P.O. Box 234, Sarnia, Ontario N7T 7H9	Fraternal
North American Company for Property and Casualty Insurance	2 St. Clair Ave. West, Toronto, Ontario M4V 1L5	C.E.F.G.
North American Life and Casualty Company	1500-797 Don Mills Road, Don Mills, Ontario M3C 1V2	B.
North American Life Assurance Company	105 Adelaide St. West, Toronto, Ontario M5H 1R1	B.
Northern Life Assurance Company of Canada (The)	Box 210, Main Depot, Calgary, Alberta T2P 2H6	B.
North West Commercial Travellers' Association of Canada (The)	291 Garry Street, Winnipeg, Manitoba R3C 1J2	Fraternal

List of Insurance Companies and Fraternal Societies Licensed Under "The Insurance Act"—(Continued)

Name of Company	Canadian Head Office	Class(es) Licensed
North West Life Assurance Company of Canada (The)	595 Howe Street, 12th Floor, Vancouver, B.C. V6C 2T5	B.
Norwich Union Fire Insurance Society Limited	60 Yonge Street, Toronto, Ontario M5E 1H5	F.
Norwich Union Life Insurance Society (The)	60 Yonge Street, Toronto, Ontario M5E 1H5	A.
Old Republic Insurance Company	Box 557, Hamilton, Ontario L8N 3K9	C.F.G.
Old Republic Life Insurance Company	P.O. Box 557, Hamilton, Ontario L8N 3K9	B.
Orion Insurance Company Limited (The)	c/o DML Underwriters Limited, 15 Toronto Street, Ste. 501, Toronto, Ontario M5C 2E3	D.F.
Pacific Employers Insurance Company	100 Consilium Place, Ste. 500, Scarborough, Ontario M1H 3E3	C.E.F.G.
P. Pafco Insurance Company Limited	2489 Bloor St. West, Toronto, Ontario M6S 4X1	D.E.F.G.
Paul Revere Life Insurance Company (The)	Box 5044, Burlington, Ontario L7R 4C1	B.
Penn Mutual Life Insurance Company (The)	c/o McLean & Kerr, 372 Bay St., 10th Floor, Toronto, Ontario M5H 2X5	B.
Pennsylvania Life Insurance Company	2345 Standfield Road, Mississauga, Ontario L4Y 3Y3	B.
Personal Insurance Company of Canada (The)	703 Evans Avenue, Etobicoke, Ontario M9C 5A7	C.F.G.
Phoenix Assurance Company of Canada	P.O. Box 219A, Station "A", Toronto, Ontario M5W 1B6	C.E.F.G.
Phoenix Assurance Company Limited	P.O. Box 219A, Station "A", Toronto, Ontario M5W 1B6	D.F.G.
Phoenix Insurance Company (The)	400 University Ave., Toronto, Ontario M5G 1S7	D.F.G.
Phoenix Mutual Life Insurance Company	c/o Cassels, Brock & Blackwell, 130 Adelaide St. West, 24th Fl., Toronto, Ontario M5H 3C2	B.
Pierce National Life Insurance Company	402-1770 West 7th Ave., Vancouver, B.C. V6J 4Y6	A.
Pioneer Life Assurance Company	P.O. Box 3145, Regina, Saskatchewan S4P 3C7	A.
Pool Insurance Company	Suite 810, 220 Portage Avenue, Winnipeg, Manitoba R3C 0A5	C.
Portage la Prairie Mutual Insurance Company (The)	P.O. Box 340, Portage la Prairie, Manitoba R1N 3B8	D.F.G.
Principal Life Insurance Company of Canada	P.O. Box 2425, Edmonton, Alberta T5J 2S8	A.
Protection Mutual Insurance Company	700 Dorval Drive, Ste. 405, Oakville, Ontario L6K 3V3	C.F.
Provident Alliance Life Insurance Company	Box 5071, Terminal "A", London, Ontario N6A 4M5	B.
Provident Life and Accident Insurance Company	c/o McLean & Kerr, 10th Fl., 372 Bay Street, Toronto, Ontario M5H 2X5	B.
Prudasco Assurance Company	635 Dorchester Blvd. West, Montreal, Quebec H3B 1R7	C.E.F.G.
Prudential Assurance Company Limited (The)	635 Dorchester Blvd. West, Montreal, Quebec H3B 1R7	A.C.E.F.G.
Prudential Assurance Company of England Property and Casualty (Canada) (The)	141 Adelaide St. West, Toronto, Ontario M5H 3L9	C.E.F.G.
Prudential Insurance Company of America (The)	200 Consilium Place, Scarborough, Ontario M1H 3E6	A.F.
Prudential Life Assurance Company of England (Canada) (The)	Scott Tower, Ground Floor, 101 Frederick St., Kitchener, Ontario N2G 4R8	B.
Prudential of America General Insurance Company (Canada)	200 Consilium Place, Scarborough, Ontario M1H 3E6	C.F.G.

P. Provincial Company.

List of Insurance Companies and Fraternal Societies Licensed Under "The Insurance Act"—(Continued)

Name of Company	Canadian Head Office	Class(es) Licensed
P. Red River Valley Mutual Insurance Company	Box 940, Altona, Manitoba R0G 0B0	Mut. Fire & F.
Reliable Life Insurance Company	P.O. Box 557, Hamilton, Ontario L8N 3K9	B.
Reliance Insurance Company	c/o Pilot Insurance Company, P.O. Box 703, Station "K", Toronto, Ontario M4P 1E9	C.F.G.
Royal Exchange Assurance of America Inc.	c/o Wm. H. McGee & Company of Canada Ltd., Ste. 1200 - 48 Yonge St., Toronto, Ontario M5E 1G6	C.F.
Royal Insurance Company of Canada	10 Wellington St. East, Toronto, Ontario M5E 1C9	C.E.F.G.
Royal Life Insurance Company of Canada	277 Lakeshore Road East, Suite 300, Oakville, Ontario L6J 1H9	A.
Royal Life Insurance Limited	277 Lakeshore Road East, Suite 300, Oakville, Ontario L6J 1H9	A.
St. Paul Fire and Marine Insurance Company	200-55 University Ave., Toronto, Ontario M5J 2L3	C.F.G.
Safeco Insurance Company of America	Box 3000, Station "A", Mississauga, Ontario L5A 3P6	C.F.
Safeguard Life Assurance Company (The)	1 Complexe Desjardins, Montreal, Quebec H5B 1E2	A.
Saskatchewan Mutual Insurance Company	279-3rd Avenue North, Saskatoon, Saskatchewan S7K 2H8	D.F.
P. Scottish & York Insurance Company Limited	150 Eglinton Ave. East, Toronto, Ontario M4P 2Z3	C.E.F.G.
Seaboard Life Insurance Company	2165 West Broadway, Vancouver, B.C. V6K 4N5	A.F.
Seaboard Surety Company	c/o Fasken & Calvin, Box 30, Toronto-Dominion Centre, Toronto, Ontario M5K 1C1	F.
Seaboard Surety Company of Canada	c/o Fasken & Calvin, Box 30, Toronto-Dominion Centre, Toronto, Ontario M5K 1C1	C.F.
Security Insurance Company of Hartford	c/o Simcoe Erie Group, 505 York Blvd., Hamilton, Ontario L8N 3S3	C.F.G.
Security National Insurance Company	c/o March Management Consultants Ltd., Ste. 2310, The Simpson Tower, 401 Bay St., Toronto, Ontario M5H 2Y4	C.F.G.
Sentry Insurance A Mutual Company	55 University Avenue, Suite 600, Toronto, Ontario M5J 2H7	C.F.
P. Simcoe & Erie General Insurance Company	Box 2018, Hamilton, Ontario L8N 3S3	D.E.F.
Sons of Scotland Benevolent Association	90 Eglinton Ave. East, 7th Fl., Toronto, Ontario M4P 2Y3	Fraternal
Sovereign General Insurance Company (The)	P.O. Box 210, Main Depot, Calgary, Alberta T2P 2H6	C.F.G.
Sovereign Life Insurance Company (The)	P.O. Box 210, Main Depot, Calgary, Alberta T2P 2H6	A.
Standard Life Assurance Company (The)	Box 250, Station "H", Montreal, Quebec H3G 2K8	B.
Stanstead & Sherbrooke Insurance Company (The)	P.O. Box 441, Toronto-Dominion Centre, Toronto, Ontario M5K 1L9	C.F.G.
Sun Alliance and London Assurance Company Limited	9th Fl., 48 Yonge Street, Toronto, Ontario M5E 1G8	A.
Sun Alliance Insurance Company	48 Yonge Street, 9th Fl., Toronto, Ontario M5E 1G8	C.F.G.
Sun Life Assurance Company of Canada	P.O. Box 4150, Station "A", Toronto, Ontario M5W 2C9	B.
Switzerland General Insurance Company, Limited	1080 Beaver Hall Hill, Ste. 2000, Montreal, Quebec H2Z 1S8	C.F.
Symons General Insurance Company	212 King St. West, Ste. 500, Toronto, Ontario M5H 1K5	C.F.G.
Teachers Insurance and Annuity Association of America	c/o Cassels, Brock & Blackwell, 130 Adelaide St. West, 24th Fl., Toronto, Ontario M5H 3C2	B.

P. Provincial Company.

List of Insurance Companies and Fraternal Societies Licensed Under "The Insurance Act"—(Continued)

Name of Company	Canadian Head Office	Class(es) Licensed
Tokio Marine and Fire Insurance Company Limited (The)	c/o Phoenix Continental Management Ltd., 439 University Ave., Box 219A, Toronto, Ontario M5W 1B6	C.F.G.
Toro Assicurazioni S.P.A.	c/o March Management Consultants Ltd., Ste. 2310, The Simpson Tower, 401 Bay Street, Toronto, Ontario M5H 2Y4	C.F.
Toronto General Insurance Company	Box 4030, Terminal "A", Toronto, Ontario M5W 1K4	C.E.F.G.
Toronto Mutual Life Insurance Company	112 St. Clair Ave. West, Toronto, Ontario M4V 2Y3	B.
Traders General Insurance Company	Box 4030, Terminal "A", Toronto, Ontario M5W 1K4	C.E.F.G.
Trafalgar Insurance Public Limited Company	111 Avenue Road, Suite 500, Toronto, Ontario M5R 3K3	C.F.G.
Transamerica Life Insurance Company of Canada	P.O. Box 69, Station "K", Toronto, Ontario M4P 2G4	A.
Transamerica Occidental Life Insurance Company	Box 69, Station "K", Toronto, Ontario M4P 2G4	B.
Transatlantic Reinsurance Company	1000-55 University Avenue, Toronto, Ontario M5J 2H7	C.E.F.G.
Transit Insurance Company	90 Eglinton Ave. East, Ste. 608, Toronto, Ontario M4P 2Z7	C.F.G.
Transport Indemnity Company	c/o Cassels, Brock & Blackwell, 130 Adelaide St. West, 24th Fl., Toronto, Ontario M5H 3C2	C.F.G.
Transport Insurance Company	c/o Cassels, Brock & Blackwell, 130 Adelaide St. West, Ste. 2300, Toronto, Ontario M5H 3C2	C.F.G.
Travelers Indemnity Company (The)	400 University Avenue, Toronto, Ontario M5G 1S7	C.E.F.G.
Travelers Indemnity Company of Canada	400 University Avenue, Toronto, Ontario M5G 1S7	C.E.F.G.
Travelers Insurance Company (The)	400 University Avenue, Toronto, Ontario M5G 1S7	A.F.
Travelers Life Insurance Company of Canada	400 University Avenue, Toronto, Ontario M5G 1S7	B.
Ukrainian Fraternal Society of Canada	P.O. Box 3512, Station "B", Winnipeg, Manitoba R2W 3R4	Fraternal
Ukrainian Mutual Benefit Association of Saint Nicholas of Canada	804 Selkirk Avenue, Winnipeg, Manitoba R2W 2N6	Fraternal
Ukrainian National Association, Inc.	18 Leland Avenue, Toronto, Ontario M8Z 2X5	Fraternal
Union Mutual Life Insurance Company	c/o Cassels, Brock & Blackwell, 130 Adelaide St. West, 24th Fl., Toronto, Ontario M5H 3C2	B.
Unionmutual Stock Life Insurance Co. of America	c/o Cassels, Brock & Blackwell, 130 Adelaide St. West, Suite 2300, Toronto, Ontario M5H 3C2	B.
United American Insurance Company	1183 Finch Ave. West, Suite 505, Downsview, Ontario M3J 2G2	B.
United Canada Insurance Company	155 University Avenue, 8th Fl., Toronto, Ontario M5H 3B7	C.F.G.
United Commercial Travelers of America (The Order of)	P.O. Box 2637, Station "B", Kitchener, Ontario N2H 6N2	Fraternal
P. United Jewish People's Order Mutual Benefit Society	585 Cranbrooke Avenue, Toronto, Ontario M6A 2X9	Mut. Ben.

P. Provincial Company.

List of Insurance Companies and Fraternal Societies Licensed Under "The Insurance Act"—(Continued)

Name of Company	Canadian Head Office	Class(es) Licensed
United States Fidelity and Guaranty Company	100 Consilium Place, Scarborough, Ontario M1H 3E3	C.F.G.
United States Fire Insurance Company	c/o Crum & Forster of Canada Ltd., 250 Ferrand Drive, 7th Floor, Don Mills, Ontario M3C 3G8	C.F.G.
USF&G Insurance Company of Canada	100 Consilium Place, Scarborough, Ontario M1H 3E3	C.F.G.
Utica Mutual Insurance Company	c/o Fasken & Calvin, P.O. Box 30, Toronto-Dominion Centre, Toronto, Ontario M5K 1C1	D.F.G.
Victoria Insurance Company of Canada	150 Eglinton Avenue East, Toronto, Ontario M4P 2Z3	C.F.G.
Wawanesa Mutual Insurance Company (The)	191 Broadway Avenue, Winnipeg, Manitoba R3C 3P1	C.E.F.G.
Wawanesa Mutual Life Insurance Company (The)	191 Broadway Avenue, Winnipeg, Manitoba R3C 3P1	B.
Wellington Insurance Company	c/o Shaw & Begg Limited, Box 4060, Station "A", Toronto, Ontario M5W 1L9	C.E.F.G.
Westbury Life Insurance Company	401 The West Mall, Etobicoke, Ontario M9C 5J5	B.
The Western Life Assurance Company	1100-195 The West Mall, Etobicoke, Ontario M9C 5K1	A.
Western Surety Company	P.O. Box 527, Regina, Saskatchewan S4P 2G8	F.
Winterthur Life Insurance Company	1075 Bay Street, Toronto, Ontario M5S 2W5	A.
Workers Benevolent Association of Canada	595 Pritchard Avenue, Winnipeg, Manitoba R2W 2K4	Fraternal
Yasuda Fire and Marine Insurance Company, Limited (The)	c/o CIGNA Insurance Company of Canada, 100 Consilium Place, Ste. 500, Toronto, Ontario M1H 3E3	C.F.G.
Zurich Insurance Company	188 University Avenue, Toronto, Ontario M5H 3C3	C.F.G.
Zurich Life Insurance Company of Canada	188 University Avenue, Toronto, Ontario M5H 3C3	B.

DISCONTINUING COMPANIES

The following companies hold a "Discontinuing Licence" for the year 1986. This licence is limited to the transaction of insurance only in connection with contracts in force in the Province as at December 31st, 1985, and does not authorize the company to undertake or renew insurance contracts in the Province.

Assitalia - Le Assicurazioni D'Italia S.P.A.
Baltica-Skandinavia Reinsurance Company of Canada
The Canadian Woodmen of the World
Cuna Mutual Insurance Society
The Fire Insurance Company of Canada
P. Independent Mutual Benefit Federation
P. Le Groupe Desjardins, Assurances Generales
The London Assurance
Massachusetts General Life Insurance Company
The Mutual Life and Citizens' Assurance Company Limited
Underwriters National Assurance Company
United of Omaha Life Insurance Company

COMPANIES WHICH HAVE NOT RENEWED THEIR LICENCES IN MANITOBA FOR 1986

The Dominion Life Assurance Company
Ideal Mutual Insurance Company
United Canada Insurance Company

P. Provincial Company.

LIST OF RECIPROCAL EXCHANGES LICENSED UNDER "THE INSURANCE ACT"

To December 31st, 1986

Lumbermen's Underwriting Alliance	U.S. Epperson Underwriting Co., Kansas City, Mo.
Truck Insurance Exchange	Truck Underwriters Association, Los Angeles, Cal.

LIST OF SPECIAL BROKERS LICENSED UNDER "THE INSURANCE ACT"

To December 31st, 1986

Alexander, Ian	Johnson & Higgins Willis Faber Ltd.	Winnipeg, Manitoba
Alsop, L. B.	Ryan Agency Limited	Winnipeg, Manitoba
Esau, George P.	Dale & Company Limited	Winnipeg, Manitoba
Kinsman, S. A. M.	Marsh & McLennan Limited	Winnipeg, Manitoba
Leipsic, Peter	Leipsic Insurance Inc.	Winnipeg, Manitoba
Milne, Daniel R.	D. R. Milne & Company Ltd.	Winnipeg, Manitoba
Sanders, Brian G.	Reed Stenhouse Limited	Winnipeg, Manitoba

COMPARATIVE SUMMARY OF PREMIUMS AND LOSSES (TOTALS) IN ALL CLASSES OTHER THAN LIFE FOR THE YEARS ENDING December 31st, 1984 & December 31st, 1985

CLASS OF INSURANCE	1984			1985		
	Direct Premiums Written $'000	Direct Losses Incurred (Includ. Adjust. Expenses) $'000	Loss Ratio	Direct Premiums Written $'000	Direct Losses Incurred (Includ. Adjust. Expenses) $'000	Loss Ratio
Accident and Sickness	$ 88,942	$ 81,740	91.91%	$ 93,224	$ 86,629	92.93%
Aircraft	3,791	2,008	52.97	4,778	2,441	51.09
Automobile	200,196	193,878	96.85	210,818	215,820	102.37
Fidelity and Surety	5,771	1,481	25.67	6,567	3,145	47.89
Hail	12,502	13,110	104.87	12,227	3,967	32.44
Liability	18,469	15,648	84.73	26,546	20,205	76.11
Marine	800	378	47.25	688	366	53.20
Miscellaneous	9,511	5,385	56.62	14,490	5,966	41.17
*Property	128,807	94,682	73.51	140,317	99,898	71.19
Boiler and Machinery	2,410	278	11.54	3,078	424	13.78
Totals	$471,199	$408,588	86.72%	$512,733	$438,861	85.59%

*Property includes: Fire, P.P.F., Plate Glass, Theft, Inland Transportation and Livestock.

AIRCRAFT INSURANCE

Adjustment Expenses Included In Net Losses Incurred

COMPANIES	1984		1985	
	Direct Premiums $'000	Losses $'000	Direct Premiums $'000	Losses $'000
Aegon Insurance Company (U.K.) Limited	$.....	$.....	$ 43	$.....
Aetna Casualty and Surety Co.	.....	.....	25	.....
Aetna Insurance Company	.....	.....	.....	.....
American Home Assurance Company	.....	.....	175	140
Aviation and General Insurance Co. Ltd.	.....	.....	.....	.....
British Aviation Insurance Company	1,308	804	1,511	1,413
Chateau Insurance Company	.....	.....	.....	1
Cigna Insurance Company of Canada	.....	.....	36	(1)
Citadel General Assurance Company	.....	(2)	.....	.....
Commerce Group Insurance Company	19	.....	141	.....
Commercial Union Assurance Company Ltd. PLC	27	13	61	69
Commonwealth Insurance Company	.....	.....	.....	.....
Continental Casualty Company	24	.....	31	.....
Continental Insurance Co.	484	(102)	488	(15)
Coronation Insurance Company Ltd.	249	492	431	158
Eagle Star Insurance Company Limited	109	50	189	58
English & American Insurance Co. Ltd.	25	22	92	119
Halifax Insurance Company	(1)	6	.....	.....
Hartford Fire Insurance Co.	55	.....	82	124
INA Insurance Company of Canada	32	1	.....	.....
Insurance Co. of North America	.....	(42)	.....	40
Insurance Corporation of Ireland	6	(6)	22	34
Liberty Mutual Insurance Company	1	.....	.....	.....
London Assurance	1	.....	13	3
Manitoba Public Insurance Corporation	5	1**	5	.....
Non Marine Underwriters, Members Lloyds	396	393	241	(234)
Norman Insurance Company Ltd.	58	16	2	1
Orion Insurance Company PLC	71	1	141	125
Pacific Employers Insurance Company	17	21	23	(18)
Personal Insurance Co. of Canada	.....	.....	.....	.....
Phoenix Assurance Public Limited Co.	112	68	166	97
Prudential Assurance Company Ltd.	50	.....	192	.....
Reliance Insurance Company	5	1	15	2
St. Paul Fire and Marine Insurance Co.	41	102	6	.....
Simcoe & Erie General Insurance Company	469	161	312	198
Transport Indemnity Company	16	.....	2	.....
Travelers Indemnity Company	187	8	270	127
United States Fidelity and Guaranty Co.	2	.....	7	.....
Zurich Insurance Company	23	.....	56	.....
Totals	$ 3,791	$ 2,008	$ 4,778	$ 2,441

**This amount does not include adjustment expenses.

ACCIDENT AND SICKNESS INSURANCE

Adjustment Expenses Included In Losses Incurred

COMPANIES	1984		1985	
	Direct Premiums $'000	Losses $'000	Direct Premiums $'000	Losses $'000
Aetna Life Insurance Co.	$ 442	$ 415	$ 578	$ 606
Alexander Hamilton Life Ins. Co. of America	215	72	90	21
Alliance Mutual Life Ins. Co.	10	7	18	18
Allstate Insurance Co. of Canada	154	(5)	172	28
Allstate Life Insurance Co. of Canada	3	6	60	8
American Bankers Insurance Co. of Florida	26	3	125	10
American Bankers Life Ass. Co. of Florida	13	.....	9	26
American Home Assurance Company	112	8	178	11
Atlantic Mutual Life Assurance Company	30	21	25	13
Bankers Life & Casualty Co.	2	.....	2	.....
Bankers Life Company	68	82	67	11
Canada Life Assurance Co.	4,942	4,400	4,476	4,025
Canadian General Life Insurance Company	742	217	737	262
Chrysler Life Insurance Co. of Canada	1	.....	11	2
Chubb Insurance Company of Canada	.....	.....	1	.....
Citadel General Assurance Co.	2,513	858	2,630	1,269
Citadel Life Assurance Co.	242	131	256	45
Combined Ins. Co. of America	1,907	445	1,994	483
Commerce & Industry Ins. Co. of Canada	4	.....	4	.....
Commercial Union Assurance Co. of Canada	63	14	53	30
Confederation Life Insurance Co.	6,763	2,276	5,879	2,418
Connecticut General Life Insurance Co.	12	30	14	25
Constellation Assurance Co.	857	137	955	609
Continental Assurance Co.	.....	1	.....	.....
Continental Insurance Co.	76	75	95	143
Continental Ins. Co. of Canada	300	(2)	352	75
Cooperants Mutual Life Insurance Society	.....	.....	.....	.....
Co-operators General Insurance Company	1,424	1,345	1,916	1,767
Co-operators Life Insurance Company	.....	.....	44	5
Crown Life Insurance Co. Ltd.	1,931	1,542	1,409	1,035
Cumis General Insurance Co.	14	.....	14	.....
Cumis Life Insurance Company	538	148	707	262
Desjardins Mutual Life Assce. Co.	71	68	80	60
Dominion Insurance Corporation Ltd.	21	(2)	5	(2)
Dominion of Canada General Insurance Co.	59	45	66	62
Dominion Life Assurance Co.	400	183	488	183
Eaton Life Assurance Company	181	25	207	28
Economical Mutual Insurance Co.	32	7	30	11
Empire Life Insurance Co.	96	30	107	43
Equitable Life Assur. Society of the U.S.A.	25	10	8	10
Equitable Life Insurance Co. of Canada	328	162	391	277
Excelsior Life Insurance Co.	2,586	1,477	1,738	1,306
Federated Life Insurance Company	14	23	13	14
Federated Mutual Ins. Co.	8	.....	8	.....
Fidelity Insurance Co. of Canada	1	.....	.....	.....
Fidelity Life Assurance Company	72	19	105	37
Fireman's Fund American Life Insur. Co.	30	.....	.....	.....
First North American Insurance Co.	.....	.....	237	85
Ford Life Insurance Company	53	17	60	19
Franklin Life Insurance Company	.....	.....	.....	.....
General Accident Assur. Co. of Canada	.....	.....	.....	.....
General American Life Insurance Co.	7	2	32	8
Glacier National Life Assurance Co.	703	306	1,565	190
Great-West Life Assurance Co.	25,340	38,996	27,956	41,665
Guardian Insurance Co. of Canada	2	.....	.....	.....
Halifax Life Insurance Company	3	9	14	2
Imperial Life Assurance Company	1,708	2,403	1,745	1,500
INA Life Insurance Co. of Canada	19	(33)	11	1
Insurance Co. of North America	.....	.....	.....	.....
John Alden Life Insurance Co.	.....	12	.....	15
John Deere Insurance Company of Canada	9	13	11	8
John Hancock Mutual Life Ins. Co.	12	19	13	12
Laurier Life Insurance Company	8	.....	8	12
Life Insurance Co. of North America	2	15	4	67
London Life Insurance Co.	6,914	5,579	7,546	6,292

ACCIDENT AND SICKNESS INSURANCE—Continued

COMPANIES	1984		1985	
	Direct Premiums $'000	Losses $'000	Direct Premiums $'000	Losses $'000
London and Midland General Ins. Co.	$ 178	$ 25	$ 169	$ 51
Lumbermen's Mutual Casualty Co.	2		4	
Manufacturers Life Insurance Company	618	447	783	705
Maritime Life Assurance Company	739	468	960	693
Massachusetts General Life Ins. Co.	80	49	74	42
Massachusetts Indemnity and Life Ins. Co.	1,261	229	1,537	186
Massachusetts Mutual Life Ins. Co.	2	.....	2	.....
Metropolitan Life Insurance Co.	609	868	695	590
MIC Life Insurance Corp.	27	10	37	10
Montreal Life Insurance Co.	.....	.....	1	2
MONY Life Insurance Company of Canada	17	1	15	4
Mutual Life Assurance Co. of Canada	4,140	4,062	4,993	3,727
Mutual Life & Citizens Assur. Co. Ltd.	1	2	1	5
Mutual Life Insurance Co. of New York	28	5	24	7
Mutual of Omaha Insurance Co.	1,989	1,844	1,932	1,681
National Fidelity Life Insurance Company	92	25	102	(24)
National Life Assurance Co. of Canada	91	932	1,141	1,170
New York Life Insurance Co.	428	286	431	410
Non Marine Underwriters, Members Lloyds	1,830	493	1,313	510
North American Life & Casualty Co.	.....	(2)	6	(8)
North American Life Assurance Co.	821	596	904	855
Northern Life Assurance Co. of Canada	143	102	137	82
North West Life Assurance Co. of Canada	.....	.....	.....	.....
Old Republic Insurance Company	9	.....	6	.....
Old Republic Life Insurance Company	(3)	19	(1)	4
Paul Revere Life Insurance Company	1,810	1,224	2,182	1,847
Pennsylvania Life Insurance Company	513	162	519	202
Provident Life & Accident Insurance Co.	193	52	161	39
Prudential Assurance Co. Ltd.	73	67	76	33
Prudential Insurance Co. of America	1,470	1,790	1,498	1,087
Reliable Life Insurance Co.	374	323	380	263
Royal Insurance Company of Canada	80	.....	41	138
Safeguard Life Assurance Company	58	20	37	27
Seaboard Life Insurance Company	14	.....	.....	190
Sovereign General Insurance Company	.....	.....	12	4
Standard Life Assurance Company	4	4	11	30
Sun Life Assurance Co. of Canada	7,369	4,745	5,728	5,690
Symons General Insurance Company	3	.....	30	3
Toronto Mutual Life Insurance Co.	.....	.....	1	.....
Transamerica Occidental Life Insurance Co.	91	48	69	47
Travelers Indemnity Company	2	1	3	.....
Travelers Insurance Co.	95	40	110	36
Travelers Life Insurance Co. of Canada	389	320	431	156
Underwriters National Assurance Co.	21	33	17	37
Union Mutual Life Insurance Co.	.....	2	1	(19)
Unionmutual Stock Life Ins. Co. of America	3	.....	19	.....
United American Insurance Company	.....	.....	.....	.....
United States Fire Insurance Co.	.....	.....	8	.....
Wawanesa Mutual Life Insurance Co.	781	343	742	740
Westbury Life Insurance Company	18	3	11	(2)
Western Life Assurance Company	1	2	.....	4
Zurich Insurance Company	.....	.....	.....	1
Zurich Life Ins. Co. of Canada	370	489	552	262
Totals	$ 88,942	$ 81,740	$ 93,224	$86,629

AUTOMOBILE INSURANCE

Adjustment Expenses Included In Net Losses Incurred

COMPANIES	1984		1985	
	Direct Premiums $'000	Losses $'000	Direct Premiums $'000	Losses $'000
Advocate General Insurance Co. of Canada	$ 100	$ 15	$ (91)	$ 54
Aetna Casualty & Surety Co.	9	.....	3	.....
Aetna Casualty Co. of Canada	2	2	3	1
Allstate Insurance Co. of Canada	3	71	18	(15)
American Home Assurance Company	196	302	293	267
American Road Insurance Co.	161	109	186	47
Canada Accident & Fire Assurance Co.	.....	.....	.....	.....
Canadian General Insurance Co.	.....	.....	1	.....
Canadian Home Assurance Company	5	9	4	.....
Canadian Indemnity Co.	248	178	304	503
Canadian Surety Co.	135	60	54	48
Casualty Co. of Canada	.....	61	.....	33
Century Insurance Co. of Canada	1	.....	.....	.....
Chateau Insurance Company	.....	.....	1	.....
Chrysler Insurance Company	62	216	72	40
Chubb Insurance Company of Canada	.....	.....	1	.....
Cigna Insurance Company of Canada	.....	.....	19	3
Citadel General Assurance Company	.....	.....	1	.....
Commerce & Industry Ins. Co. of Canada	.....	.....	3	.....
Commercial Union Assurance Co. of Canada	12	3	7	3
Commonwealth Insurance Company	1	.....	1	.....
Continental Insurance Co.	36	70	61	26
Continental Ins. Co. of Canada	3	1	4	28
Co-operators General Insurance Company	10	(2)	6	12
Cumis General Insurance Co.	3	20	2	.....
Dome Insurance Corp. Ltd.	11	.....	12	.....
Dominion of Canada General Ins. Co.	.....	239	.....	372
Dominion Insurance Corporation	(2)	.....	1	1
Ecclesiastical Insurance Office Ltd.	1	.....	.....	.....
Economical Mutual Insurance Co.	5	1	2	.....
Emmco Insurance Co.	1	.....	1	1
Employers Ins. of Wausau A Mutual Co.	7	(4)	21	22
English and American Insurance Co. Ltd.	.....	.....	.....	.....
Federated Mutual Insurance Company	113	46	122	93
Federation Ins. Co. of Canada	.....	2	.....	.....
Fireman's Fund Insurance Co.	.....	1	.....	2
General Accident Assnce. Co. of Canada	35	24	50	50
Groupe Desjardins Assurances Générales	.....	10	.....	7
Guardian Insurance Co. of Canada	18	11	14	13
Halifax Insurance Co.	.....	3	.....	(10)
Hartford Fire Insurance Co.	6	.....	1	.....
Herald Insurance Company	1	.....	3	.....
Home Insurance Co.	18	14	36	9
INA Insurance Company of Canada	11	1	.....	.....
Insurance Co. of North America	.....	17	.....	(1)
Insurance Corporation of Ireland	4	1	7	.....
Jevco Insurance Company	.....	.....	.....	.....
John Deere Insurance Company of Canada	.....	.....	.....	.....
Kansa General Insurance Company	.....	.....	.....	1
Laurentian General, Insurance Co. Inc.	.....	.....	.....	(5)
Liberty Mutual Fire Insurance Co.	14	.....	12	1
London & Midland General Insurance Co.	.....	.....	.....	.....
Lumbermen's Mutual Casualty Co.	8	.....	11	.....
Manitoba Public Insurance Corporation	30,631	25,734**	32,287	24,533
Markel Insurance Co. of Canada	200	66	(11)	(10)
Motors Insurance Corp.	92	82	101	(9)
New Hampshire Insurance Company	18	2	49	2
New Rotterdam Insurance Co.	.....	.....	.....	7
Non-Marine Underwriters, Members of Lloyds	.....	.....	.....	.....
Northumberland General Insurance Co.	.....	(4)	.....	.....
Pacific Employers Insurance Company	.....	(84)	1	(11)
Personal Insurance Co. of Canada	3	.....	3	1
Phoenix Assurance Co. of Canada	.....	.....	.....	.....
Portage la Prairie Mutual Insurance Co.	7	1	8	(3)
Provident Assurance Company	.....	4,180	.....	.....

**This amount does not include adjustment expenses.

AUTOMOBILE INSURANCE—Continued

COMPANIES	1984		1985	
	Direct Premiums $'000	Losses $'000	Direct Premiums $'000	Losses $'000
Prudential Assurance Co. Limited	.....	.....	.....	.....
Royal Ins. Co. of Canada	314	141	663	432
St. Paul Fire & Marine Insurance Co.	.....	.....	.....	.....
Scottish & York Insurance Co. Ltd.	13	5	28	(7)
Simcoe & Erie General Insurance Co.	22	.....	.....	.....
Symons General Insurance Company	.....	.....	.....	8
Tokio Marine & Fire Insurance Co. Ltd.	1	.....	1	1
Transit Insurance Company	711	290	1,025	(13)
Transport Insurance Company	76	(120)	(12)	246
Travelers Indemnity Co.	.....	.....	.....	1
Travelers Indemnity Co. of Canada	110	19	96	140
United Canada Insurance Company	140	95	.....	.....
United States Fidelity & Guaranty Co.	.....	.....	1	.....
United States Fire Insurance Co.	(7)	.....	.....	.....
Utica Mutual Insurance Company	21	9	45	.....
Victoria Insurance Company of Canada	.....	3	.....	(2)
Wellington Insurance Company	1	.....	3	1
Zurich Insurance Co.	11	6	23	.....
THE AUTOMOBILE INSURANCE ACT				
Manitoba Public Insurance Corporation	166,594	161,967**	175,261	188,897
Totals	$ 200,196	$ 193,873	$ 210,818	$ 215,820

**This amount does not include adjustment expenses.

FIDELITY AND SURETY

Adjustment Expenses Included In Losses Incurred

COMPANIES	1984		1985	
	Direct Premiums $'000	Losses $'000	Direct Premiums $'000	Losses $'000
Advocate General Insurance Co. of Canada	$ 18	$ 1	$ 6	$.....
Aetna Casualty & Surety Co.	2	.....	74	(10)
Aetna Casualty Company of Canada	2	.....	1	.....
Affiliated F M Insurance Company	.....	.....	.....	.....
Alta Surety Company	.....	.....	1	.....
American Home Assurance Company	315	33	484	88
Canada Accident & Fire Assurance Co.	14	.....	5	.....
Canada West Insurance Company	631	.....	91	121
Canadian General Insurance Co.	.....	.....	.....	.....
Canadian Great Lakes Casualty and Surety Co. Ltd.	9	.....	.....	.....
Canadian Home Assurance Company	.....	.....	5	.....
Canadian Indemnity Co.	724	636	402	363
Canadian Surety Co.	771	291	929	84
Casualty Co. of Canada	1	1	1	.....
Chateau Insurance Company	1	.....	1	.....
Chubb Insurance Company of Canada	32	.....	415	.....
Cigna Insurance Company of Canada	.....	.....	10	(1)
Citadel General Assurance Co.	1	.....	1	.....
Commerce & Industry Ins. Co. of Canada	1	.....	2	.....
Commercial Union Assurance Co. of Canada	15	7	23	13
Commonwealth Insurance Company	2	.....	.....	.....
Constitution Insurance Co. of Canada	1	.....	1	.....
Continental Insurance Co.	255	68	(37)	9
Continental Ins. Co. of Canada	.....	.....	.....	.....
Co-operators General Insurance Company	348	126	390	377
Cumis General Insurance Co.	308	93	382	332
Dominion Insurance Corporation	33	2	39	153
Dominion of Canada General Insurance Co.	7	2	8	.....
Eaton Bay Insurance Company	1	.....	1	.....
Economical Mutual Insurance Co.	8	.....	8	4
Elite Insurance Company	.....	.....	1	.....
Employers Insurance of Wausau a Mutual Company	1	(1)	.....	.....
Equitable General Insurance Co.	.....	(192)	(1)	229
Federated Mutual Insurance Company	27	(6)	19	.....
Fidelity Insurance Co. of Canada	92	.....	.....	.....
Fireman's Fund Insurance Co.	.....	.....	38	.....
General Accident Assce. Co. of Canada	57	23	55	(4)
Grain Insurance & Guarantee Co.	11	.....	14	.....
Guarantee Co. of North America	506	36	732	83
Guardian Insurance Co. of Canada	25	.....	22	.....
Halifax Insurance Co.	.....	.....	.....	.....
Home Insurance Co.	3	.....	3	2
INA Insurance Company of Canada	52	(1)	.....	.....
Insurance Co. of North America	1	6	.....	593
Insurance Corp. of Ireland	2	.....	1	.....
John Deere Insurance Co. of Canada	1	.....	.....	.....
Laurentian Pacific Insurance Co.	.....	.....	569	.....
Liberty Mutual Fire Insurance Co.	1	.....	.....	.....
Liberty Mutual Insurance Co.	.....	.....	.....	.....
Manitoba Public Insurance Corporation	115	88**	159	34
Mortgage Insurance Co. of Canada	21	.....	28	.....
Motors Insurance Corporation	44	5	166	64
Non-Marine Underwriters, Members Lloyds	.....	.....	.....	.....
Pacific Employers Insurance Company	.....	.....	.....	.....
Phoenix Assce. Co. of Canada	.....	.....	1	.....
Prudential Assurance Co. Ltd.	88	(61)	97	34
Reliance Insurance Company	68	350	10	(350)
Royal Insurance Co. of Canada	95	26	145	25
St. Paul Fire & Marine Insurance Co.	4	.....	3	.....
Safeco Insurance Co. of America	5	.....	4	.....
Scottish & York Insurance Co. Ltd.	31	3	38	3
Seaboard Surety Company	5	(4)	(4)	.....
Seaboard Surety Co. of Canada	4	.....	25	3
Sentry Insurance a Mutual Company	.....	.....	.....	.....
Simcoe & Erie General Ins. Co.	.....	.....	3	.....

**This amount does not include adjustment expenses.

FIDELITY AND SURETY—Continued

COMPANIES	1984		1985	
	Direct Premiums $'000	Losses $'000	Direct Premiums $'000	Losses $'000
Sovereign General Insurance Company	$ 7	$.....	$ 13	$.....
Sun Alliance Insurance Company	.....	.....	.....	.....
Symons General Insurance Company	12	(69)	32	(2)
Travelers Indemnity Co.	.....	.....	1	.....
Travelers Indemnity Co. of Canada	50	.....	18	.....
United States Fidelity & Guaranty Co.	176	.....	194	.....
USF&G Insurance Co. of Canada	.....	.....	157	.....
Victoria Insurance Company of Canada	115	8	60	108
Wawanesa Mutual Insurance Co.	13	.....	9	.....
Wellington Insurance Company	216	4	19	(9)
Western Surety Co.	423	6	692	799
Zurich Insurance Company	.....	.....	1	.....
Totals	$ 5,771	$ 1,481	$6,567	$3,145

FRATERNAL SOCIETIES—1985

NAME OF SOCIETY	Head Office	Total Premiums and dues Collected in Canada	Total Premiums and dues Collected in Manitoba	Total Disbursements in Canada	Disbursements in Manitoba excluding Expenses	Total of Life & Annuity Certs in Manitoba at end 1984	Total of Life & Annuity Certs in Manitoba at end 1985	Total of Life & Annuity Certs in Canada at end 1985
Actra Fraternal Benefit Society	Toronto, Ont.	$ 7,375,717	$ 174,781	$ 647,765	$ 3,303	$ 1,038,000	$ 1,006,000	$ 8,221,000
Associated Canadian Travellers	Calgary, Alta.	349,078	17,923	169,384	18,550	107,591	94,427	1,117,513
Canadian Foresters Life Ins. Society	Brantford, Ont.	.....	.....	8,524,170	476,057	8,687,405	8,888,323	142,850,721
Canadian Woodmen of the World	London, Ont.	441,197	3,869	563,301	8,621	63,722	63,972	7,927,647
Independent Order of Foresters	Toronto, Ont.	44,076,510	2,524,342	21,983,000	1,223,000	103,226,064	86,797,561	2,382,893,109
Knights of Columbus	New Haven, Conn.	25,940,241	2,183,574	9,332,153	982,599	79,196,714	70,994,901	1,065,310,620
Lutheran Life Insurance Society of Canada	Waterloo, Ont.	14,056,626	1,694,744	7,038,129	490,595	46,922,479	40,798,183	428,781,071
Manitoba Motor Club Ins. Co. Inc.	Winnipeg, Man.	108,805	108,805	57,000	57,000	.....	.....	.....
North American Benefit Association	Port Huron, Mich.	505,912	.....	351,462	.....	.....	.....	29,709,319
The North-West Commercial Travellers Association of Canada	Winnipeg, Man.	250,781	93,701	132,000	50,840	3,337,810	3,552,855	9,045,780
Orange Lodge of British America	Toronto, Ont.	1,213,961	6,027	613,463	4,684	127,476	139,773	29,736,697
Sons of Scotland Benevolent Association	Toronto, Ont.	575,199	38,468	717,251	58,583	1,475,000	1,486,000	16,212,000
Ukrainian Fraternal Society of Canada	Winnipeg, Man.	149,288	48,284	204,630	72,059	2,385,133	2,245,850	5,866,140
Ukrainian Mutual Benefit Association of St. Nicholas of Canada	Winnipeg, Man.	211,840	58,307	273,917	119,342	2,891,593	2,837,340	5,059,818
Ukrainian National Association, Inc.	Jersey City, N.J.	373,750	13,151	346,201	7,970	442,947	427,447	11,605,842
United Commercial Travelers of America	Columbus, Ohio	297,971	14,941	196,269	3,135	.....	.....	.....
Workers Benevolent Assoc. of Canada	Winnipeg, Man.	156,194	23,785	466,775	77,847	1,422,644	1,411,721	7,509,389
	Totals	$ 96,083,070	$ 7,004,702	$ 51,616,870	$ 3,654,185	$251,324,578	$220,744,353	$4,151,846,666

HAIL INSURANCE

Adjustment Expenses Included In Losses Incurred

COMPANIES	1984		1985	
	Direct Premiums $'000	Losses $'000	Direct Premiums $'000	Losses $'000
Aetna Insurance Co.	$ 1,577	$ 1,655	$ 1,379	$ 404
American National Fire Ins. Co.	.....	.....	166	48
Continental Insurance Co.	2,292	3,419	2,090	779
Co-operative Hail Insurance Co. Ltd.	3,313	2,519	4,034	1,367
Great American Insurance Co.	664	484	1,455	457
INA Insurance Company of Canada	.....	.....	.....	.....
New Rotterdam Insurance Company	615	1,228	533	277
Niagara Fire Insurance Company	266	7	258	(8)
Royal Insurance Co. of Canada	2,250	2,669	1,900	519
Scottish & York Insurance Co. Ltd.	725	542	229	93
Simcoe & Erie General Insurance Co.	800	587	183	31
Totals	$12,502	$13,110	$12,227	$ 3,967

RECIPROCAL EXCHANGES

RECIPROCAL EXCHANGES	1984		1985	
	Direct Premiums $'000	Losses $'000	Direct Premiums $'000	Losses $'000
Lumbermen's Underwriting Alliance	$ 167	$ 44	$ 38	$ 6
Truck Insurance Exchange	.....	.....	.....	.....
Totals	$ 167	$ 44	$ 38	$ 6

LIABILITY INSURANCE

Adjustment Expenses Included In Losses Incurred

COMPANIES	1984		1985	
	Direct Premiums $'000	Losses $'000	Direct Premiums $'000	Losses $'000
Advocate General Insurance Co. of Canada	$ 298	$ 83	$ 297	$ 232
Aetna Casualty & Surety Company	27	...	...	1
Aetna Casualty Co. of Canada	6	(1)	5	1
Affiliated FM Insurance Company	...	(109)	...	...
Albion Insurance Company	...	...	4	...
Allianz Insurance Company	14	47	20	8
Allstate Insurance Co. of Canada	35	605	42	12
American Home Assurance Company	1,170	574	2,306	668
Assitalia-Le Assicurazioni D'Italia S.P.A.	130	47	31	65
Aviation & General Insurance Co. Ltd.	...	...	...	...
British Aviation Insurance Co.	29	74	25	(26)
Calvert Insurance Company	6	...	130	50
Canada Accident & Fire Assnce. Co.	6	...	...	...
Canadian General Insurance Co.	11	25	26	4
Canadian Great Lakes Casualty and Surety Co. Ltd.	...	...	...	...
Canadian Home Assurance Company	52	(24)	70	53
Canadian Indemnity Co.	2,436	3,923	1,572	6,142
Canadian Surety Co.	284	181	402	369
Casualty Co. of Canada	11	(7)	14	7
Century Insurance Co. of Canada	...	...	...	...
Chateau Insurance Company	6	10	12	(6)
Chubb Insurance Company of Canada	65	32	152	54
Cigna Insurance Company of Canada	...	...	429	201
Citadel General Assurance Co.	5	54	(1)	53
Commerce & Industry Ins. Co. of Canada	...	...	...	...
Commercial Union Assurance Co. of Canada	209	77	257	47
Commonwealth Insurance Company	157	12	607	43
Constitution Insurance Co. of Canada	3	25	4	6
Continental Insurance Company	342	(430)	617	(49)
Continental Insurance Co. of Canada	...	...	...	...
Contingency Insurance Company Ltd.	23	40	40	9
Co-operators General Insurance Company	478	647	609	1,085
Coronation Insurance Co. Ltd.	86	2	2	2
Cumis General Insurance Co.	25	(2)	25	1
Dome Ins. Corp. Ltd.	21	...	22	...
Dominion Insurance Corporation	64	39	62	(11)
Dominion of Canada General Insurance Co.	108	195	185	71
Eagle Star Insurance Company Limited	...	...	...	(35)
Eaton Bay Insurance Company	27	8	25	36
Ecclesiastical Insurance Office Ltd.	6	1	6	1
Economical Mutual Insurance Co.	140	16	148	51
Elite Insurance Company	807	215	804	21
Employers Insurance of Wausau a Mutual Company	129	(3)	212	294
Equitable General Insurance Co.	...	...	...	...
Federated Mutual Ins. Co.	224	236	375	270
Federation Ins. Co. of Canada	51	(32)	69	15
Fireman's Fund Insurance Co.	...	...	22	...
GAN Incendie Accidents	19	25	28	7
General Accident Assnce. Co. of Canada	498	90	779	284
Gerling Global General Insurance Co.	147	...	152	205
Gibraltar General Insurance Company	46	49	...	(1)
Grain Insurance & Guarantee Company	48	16	88	72
Groupe Desjardins, Assurances Générales	...	123	...	(56)
Guardian Insurance Co. of Canada	381	481	501	902
Halifax Insurance Co.	128	846	244	544
Hartford Fire Insurance Co.	4	...	5	...
Herald Insurance Company	7	15	20	43
Home Insurance Company	28	(2)	9	12
INA Insurance Company of Canada	133	55	...	...
Insurance Company of North America	1	(15)	...	120
Insurance Corporation of Ireland	101	41	185	56
Jevco Insurance Company	...	...	...	...
John Deere Insurance Company of Canada	...	...	...	...
Kansa General Insurance Company	480	585	739	201
Laurentian Pacific Insurance Co.	42	1	117	12

LIABILITY INSURANCE—Continued

COMPANIES	1984		1985	
	Direct Premiums $'000	Losses $'000	Direct Premiums $'000	Losses $'000
Liberty Mutual Fire Insurance Company	1	.....	1	1
Liberty Mutual Insurance Co.	3	.....	3	78
London & Midland General Insurance Co.	34	(37)	(4)	8
Lumbermen's Mutual Casualty Co.	9	9	11	(9)
Manitoba Mennonite Mutual Ins. Co.	73	20	104	38
Manitoba Public Insurance Corporation	2,126	1,067**	3,846	2,259
Markel Insurance Co. of Canada	67	30	169	3
New Hampshire Insurance Co.	227	6	429	92
New Rotterdam Insurance Co.	38	50	57	14
Non Marine Underwriters, Members Lloyd	257	152	447	(49)
Norman Insurance Company Limited	.....	20	.....	(1)
Northumberland General Insurance Co.	181	258	.....	.....
Orion Insurance Co. P.L.C.	1	.....	.....	.....
Pacific Employers Insurance Company	4	93	135	2
Pafco Insurance Company Ltd.	13	(1)	14	4
Personal Insurance Co. of Canada	.....	52	.....	(25)
Phoenix Assurance Co. of Canada	1	.....	.....	.....
Portage la Prairie Mutual Ins. Co.	445	611	461	416
Prudential Assurance Co. Ltd.	972	650	1,339	545
Red River Valley Mutual Ins. Co.	237	119	262	92
Reliance Insurance Co.	.....	36	.....	1
Royal Insurance Co. of Canada	1,518	1,329	2,455	1,597
St. Paul Fire & Marine Insurance Co.	383	252	118	237
Saskatchewan Mutual Insurance Co.	45	2	47	40
Scottish & York Insurance Co. Ltd.	696	542	1,931	660
Seaboard Surety Company	(19)	(24)	.....	.....
Seaboard Surety Co. of Canada	.....	.....	49	14
Security Insurance Co. of Hartford	.....	.....	80	15
Suncoe & Erie General Insurance Co.	601	1,028	573	242
Sovereign General Insurance Company	135	21	215	154
Sun Alliance Insurance Company	.....	.....	.....	(2)
Symons General Insurance Company	85	72	158	(14)
Tokio Marine and Fire Insurance Co. Ltd.	14	4	17	.....
Toronto General Insurance Company	9	21	22	3
Traders General Insurance Co.	5	11	12	2
Transit Insurance Company	10	107	13	.....
Transport Insurance Company	1	.....	(2)	.....
Travelers Indemnity Co.	21	36	6	14
Travelers Indemnity Co. of Canada	56	9	77	53
United States Fidelity & Guaranty Co.	9	4	25	(7)
United States Fire Insurance Co.	51	(3)	296	752
USF&G Insurance Co. of Canada	.....	.....	1	.....
Utica Mutual Insurance Company	.....	.....	.....	.....
Victoria Insurance Company of Canada	1	(12)	4	13
Wawanesa Mutual Insurance Co.	444	204	466	434
Wellington Insurance Company	94	51	91	151
Yasuda Fire & Marine Insurance Co. Ltd.	.....	.....	.....	.....
Zurich Insurance Co.	67	(11)	124	232
Totals	$18,469	$15,648	$26,546	$20,205

**This amount does not include adjustment expenses.

LIFE INSURANCE — NET PREMIUM INCOME ON MANITOBA BUSINESS — 1985

	INSURANCE PREMIUMS (Direct)			CONSIDERATION FOR ANNUITIES (Direct)		
	Individual (includes Industrial)	Group	Total	Individual (includes Industrial)	Group	Total
Abbey Life Insurance Company of Canada	$ 191,391	$	$ 191,391	$ 1,935	$	$ 1,935
Acadia Life Insurance Company (The)	18,353		18,353	2,724		2,724
Aetna Life Insurance Company	13,273	477,481	490,754			
Alexander Hamilton Life Insurance Company of America		47,488	47,488			
Alliance Mutual Life Insurance Company	4,994	4,322	9,316	280	1,772	2,052
Allstate Life Insurance Company	1,857		1,857			
Allstate Life Insurance Company of Canada	61,836	66,197	128,033	1,870		1,870
American Bankers Life Assurance Company of Florida		152,588	152,588			
American Health and Life Insurance Company						
American Life Insurance Company	489,824		489,824			
Atlantic Mutual Life Assurance Company		47,283	47,283			
Bankers Life and Casualty Company						
Bankers Life Company	59,052		59,052			
Canada Life Assurance Company (The)	1,502,695	10,905,994	12,408,689	4,729,995	2,066,191	6,796,186
Canadian General Life Insurance Company	542,771	396,533	939,304	5,836		5,836
Capitol Life Insurance Company (The)						
Charter National Life Insurance Company						
Chrysler Life Insurance Company of Canada		55,887	55,887			
Citadel Life Assurance Company (The)	928,876	417,578	1,346,454	520,130	676,753	1,196,883
College Retirement Equities Fund				2,981		2,981
Colonia Life Insurance Company	11,774		11,774			
Combined Insurance Company of America	1,525	1,534	3,059	40,570		40,570
Commercial Union Life Assurance Company of Canada	518,354	84,300	602,654			
Confederation Life Insurance Company	1,829,825	4,558,922	6,388,747	460,300		460,300
Connecticut General Life Insurance Company	2,264	27,425	29,689	1,853,943	95,026	1,948,969
* Constellation Assurance Company	227		227		1,017	1,017
Continental Assurance Company						
Cooperants, Mutual Life Insurance Society	1,822	34,189	36,011			
Co-operators Life Insurance Company	963,667	1,672,867	2,636,534	269,592	315,657	585,249
Credit Life Insurance Company (The)						
Crown Life Insurance Company	1,424,068	903,333	2,327,401	2,191,852	178,825	2,370,677
Cumis Life Insurance Company	222,141	1,405,661	1,627,802	172,462	739,973	912,435
* Cuna Mutual Insurance Society	61,069		61,069	3,797		3,797
Desjardins Mutual Life Assurance Company	1,996	366,791	368,787			
Dominion Life Assurance Company (The)	687,735	74,749	762,484	1,850,035	117,875	1,967,910
Dominion of Canada General Insurance Company (The)	41,451	91,406	132,857	618,641		618,641
Eaton Life Assurance Company	532,664	588,149	1,120,813	3,465,262	26,187	3,491,449
P. Empire Life Insurance Company	493,956	336,204	830,160	310,339	14,989	325,328
Equitable Life Assurance Society of the United States (The)	5,320	54,014	59,334		(7)	(7)
Equitable Life Insurance Company of Canada (The)	1,983,760	689,583	2,673,343	1,866,065	413,275	2,279,340

*These Companies not writing new business in this Province; only collect premiums on business in force.

P. Provincial Company.

LIFE INSURANCE — NET PREMIUM INCOME ON MANITOBA BUSINESS — 1985 — Continued

	INSURANCE PREMIUMS (Direct)			CONSIDERATION FOR ANNUITIES (Direct)		
	Individual (includes Industrial)	Group	Total	Individual (includes Industrial)	Group	Total
Excelsior Life Insurance Company (The)	1,445,509	663,894	2,109,403	2,264,307	37,929	2,302,236
Federated Life Insurance Company	182,834	23,530	206,364	33,329	.....	33,329
Fidelity Life Assurance Company	850,860	344,940	1,195,800	1,893,291	14,428	1,907,719
Financial Life Assurance Company of Canada	165,112	(113)	164,999	422	.....	422
Fireman's Fund American Life Insurance Company	.....	.....	.....	.....	.....	.....
Ford Life Insurance Company	.....	.....	.....	.....	.....	.....
Franklin Life Insurance Company (The)	.....	96,278	96,278	.....	.....	.....
General American Life Insurance Company	21,563	.....	21,563	3,308	.....	3,308
Glacier National Life Assurance Company	.....	4,040	4,040	.....	.....	.....
Globe Life Insurance Company	7,936	161,782	169,718	.....	.....	.....
Great-West Life Assurance Company (The)	80,096	397	80,493	.....	.....	.....
Halifax Life Insurance Company (The)	11,282,475	14,201,450	25,483,925	23,047,504	57,932,824	80,980,328
Imperial Life Assurance Company of Canada (The)	23,843	22,589	46,432	401	.....	401
INA Life Insurance Company of Canada	3,851,494	719,264	4,570,758	3,155,280	17,738	3,173,018
John Alden Life Insurance Company	.....	.....	.....	.....	.....	.....
John Hancock Mutual Life Insurance Company	.....	.....	.....	.....	.....	.....
Laurier Life Insurance Company	3,739	6,576	10,315	.....	1,492	1,492
Life Insurance Company of North America	161,777	36,987	198,764	7,522	.....	7,522
London Life Insurance Company	.....	449	449	.....	.....	.....
Manufacturers Life Insurance Company (The)	19,400,429	1,972,068	21,372,497	7,095,658	6,419,746	13,515,404
Maritime Life Assurance Company (The)	6,391,431	223,495	6,614,926	24,053,904	9,901,420	33,955,324
* Massachusetts General Life Insurance Company	2,008,511	717,419	2,725,930	1,841,694	470	1,842,164
Massachusetts Mutual Life Insurance Company	16,784	.....	16,784	.....	.....	.....
Metropolitan Life Insurance Company	102	1,751	1,853	.....	.....	.....
Metropolitan Life Insurance Company of Canada	3,136,636	1,045,250	4,181,886	677,476	948,418	1,625,894
MIC Life Insurance Corporation	44,910	.....	44,910	.....	.....	.....
Minnesota Mutual Life Insurance Company (The)	.....	172,241	172,241	.....	.....	.....
Montreal Life Insurance Company	.....	4,762	4,762	.....	.....	.....
MONY Life Insurance Company of Canada	167,195	19,141	186,336	576,487	2,000	578,487
Mutual Life Assurance Company of Canada (The)	1,094,051	.....	1,094,051	2,475,064	.....	2,475,064
* Mutual Life and Citizens Assurance Company Limited (The)	7,001,494	1,585,853	8,587,347	19,825,077	5,822,799	25,647,876
Mutual Life Insurance Company of New York (The)	1,428	.....	1,428	.....	.....	.....
Mutual of Omaha Insurance Company	114,869	5,732	120,601	426	.....	426
National Fidelity Life Insurance Company	765,554	376,451	1,142,005	41,199	23,827	65,026
National Life Assurance Company of Canada (The)	483	57	540	.....	.....	.....
New York Life Insurance Company	1,385,578	1,337,165	2,722,743	88,852	.....	88,852
New York Life Insurance Company of Canada	6,605,389	95,419	6,700,808	889,937	.....	889,937
North American Life and Casualty Company	1,111,183	.....	1,111,183	2,366,338	.....	2,366,338
North American Life Assurance Company	46,538	356	46,894	86	.....	86
Northern Life Assurance Company of Canada	6,633,740	981,340	7,615,080	7,951,386	4,004,016	11,955,402
	547,634	159,711	707,345	122,220	.....	122,220

*These Companies not writing new business in this Province; only collect premiums on business in force.

LIFE INSURANCE — NET PREMIUM INCOME ON MANITOBA BUSINESS — 1985 — Continued

	INSURANCE PREMIUMS (Direct)			CONSIDERATION FOR ANNUITIES (Direct)		
	Individual (includes Industrial)	Group	Total	Individual (includes Industrial)	Group	Total
North West Life Assurance Company of Canada (The)	788,917	.....	788,917	835,853	.....	835,853
Norwich Union Life Insurance Society (The)	470,097	29,057	499,154	37,468	9,101	46,569
Old Republic Life Insurance Company	.....	(418)	(418)	.....	.....	.....
Paul Revere Life Insurance Company (The)	782,081	7,852	789,933	367,466	.....	367,466
Penn Mutual Life Insurance Company (The)	.....	.....	.....	.....	.....	.....
Pennsylvania Life Insurance Company	61,987	96,019	158,006	.....	.....	.....
* Phoenix Assurance Company Limited	338	.....	338	.....	.....	.....
Phoenix Mutual Life Insurance Company	.....	.....	.....	.....	.....	.....
Pierce National Life Insurance Company	695,339	.....	695,339	35,806	.....	35,806
Pioneer Life Assurance Company	3,396,272	.....	3,396,272	795,263	.....	795,263
Principal Life Insurance Company of Canada	.....	.....	.....	.....	.....	.....
Provident Alliance Life Insurance Company	.....	128,491	128,491	.....	.....	.....
Provident Life and Accident Insurance Company	21	362,590	362,611	.....	.....	.....
Prudential Assurance Company Limited (The)	1,286,938	123,378	1,410,316	545,483	249,156	794,639
Prudential Insurance Company of America	2,641,608	2,153,086	4,794,694	274,159	7,209	281,368
Prudential Life Assurance Company of England (Canada) (The)	1,293	6,009	7,302	1,292,531	206,231	1,498,762
Reliable Life Insurance Company	66,492	378,484	444,976	.....	.....	.....
Royal Life Insurance Company of Canada	53,558	.....	53,558	108,556	.....	108,556
Royal Life Insurance Limited	241,655	10,071	251,726	18,851	.....	18,851
Safeguard Life Assurance Company (The)	6,952	.....	6,952	377	.....	377
Seaboard Life Insurance Company	10,186	.....	10,186	.....	.....	.....
Sovereign Life Insurance Company (The)	874,303	.....	874,303	576,666	44,618	621,284
Standard Life Assurance Company (The)	586,539	12,951	599,490	12,732,867	1,029,748	13,762,615
Sun Alliance and London Assurance Company Limited	49,064	.....	49,064	.....	.....	.....
Sun Life Assurance Company of Canada	8,853,508	3,743,785	12,597,293	12,215,069	4,841,626	17,056,695
Teachers Insurance and Annuity Association of America	4,833	.....	4,833	1,478	.....	1,478
Toronto Mutual Life Insurance Company	221,033	.....	221,033	3,742	.....	3,742
Transamerica Life Insurance Company of Canada	1,348,719	.....	1,348,719	220,918	40,727	261,645
Transamerica Occidental Life Insurance Company	642,015	18,426	660,441	.....	.....	.....
Travelers Insurance Company (The)	72,284	33,249	105,533	.....	.....	.....
Travelers Life Insurance Company of Canada	76,950	333,007	409,957	.....	.....	.....
Unionmutual Stock Life Insurance Company of America	.....	.....	.....	.....	.....	.....
Union Mutual Life Insurance Company	.....	.....	.....	.....	.....	.....
United American Insurance Company	.....	.....	.....	.....	.....	.....
* United of Omaha Life Insurance Company	5,869	.....	5,869	.....	.....	.....
Wawanesa Mutual Life Insurance Company (The)	2,049,474	548,356	2,597,830	2,699,645	.....	2,699,645
Westbury Life Insurance Company	18,669	.....	18,669	.....	.....	.....
Western Life Assurance Company (The)	70,392	.....	70,392	669	.....	669
Winterthur Life Insurance Company	.....	.....	.....	.....	.....	.....
Zurich Life Insurance Company of Canada	1,259,813	87,544	1,347,357	507,165	42,447	549,612
Totals	$113,786,916	$56,512,689	$170,299,605	$150,049,809	$96,245,503	$246,295,312

*These Companies not writing new business in this Province; only collect premiums on business in force.

LIFE INSURANCE — DIRECT DISBURSEMENTS TO POLICYHOLDERS IN MANITOBA — 1985

NAME	INSURANCE CONTRACTS LESS REINSURANCE CEDED					
	INDIVIDUAL (Includes Industrial)					
	Death Claims	Disability Claims	Matured Endowments	Surrender Values	Dividends	Total
Abbey Life Insurance Company of Canada	$.....	$.....	$.....	$.....	$ 72	$ 72
Acadia Life Insurance Company (The)	5,121	.....	.....	2,013	.....	7,134
Aetna Life Insurance Company	23,525	.....	8,920	35,538	872	68,855
Alexander Hamilton Life Insurance Company of America	.....	.....	.....	.....	.....	.....
Alliance Mutual Life Insurance Company	.....	.....	.....	252	1,188	1,440
Allstate Life Insurance Company	.....	.....	.....	2,156	.....	2,156
Allstate Life Insurance Company of Canada	(5,117)	.....	.....	9,979	.....	4,862
American Bankers Life Assurance Company of Florida	.....	.....	.....	.....	.....	.....
American Health and Life Insurance Company	.....	.....	.....	.....	.....	.....
American Life Insurance Company	226,396	.....	.....	.....	.....	226,396
Atlantic Mutual Life Assurance Company	.....	.....	.....	.....	.....	.....
Bankers Life and Casualty Company	.....	.....	.....	.....	.....	.....
Bankers Life Company	.....	.....	.....	.....	.....	.....
Canada Life Assurance Company (The)	301,735	.....	53,688	656,751	513,275	1,525,449
Canadian General Life Insurance Company	554,500	.....	.....	4,341	.....	558,841
Capitol Life Insurance Company (The)	.....	.....	.....	.....	.....	.....
Charter National Life Insurance Company	.....	.....	.....	.....	.....	.....
Chrysler Life Insurance Company of Canada	.....	.....	.....	.....	.....	.....
Citadel Life Assurance Company (The)	76,344	120	6,118	292,286	92,972	467,840
College Retirement Equities Fund	.....	.....	.....	.....	.....	.....
Colonia Life Insurance Company	.....	.....	.....	2,219	227	2,446
Combined Insurance Company of America	3,588	.....	.....	2,612	.....	6,200
Commercial Union Life Assurance Company of Canada	57,935	.....	22,055	155,808	16,101	251,899
Confederation Life Insurance Company	389,268	4,126	199,011	649,648	481,713	1,723,766
Connecticut General Life Insurance Company	.....	.....	.....	.....	.....	.....
* Constellation Assurance Company	.....	.....	.....	.....	.....	.....
Continental Assurance Company	.....	.....	.....	.....	.....	.....
Cooperants, Mutual Life Insurance Society	1,000	.....	.....	2,544	226	3,770
Co-operators Life Insurance Company	336,975	.....	50,440	203,994	322,739	914,148
Credit Life Insurance Company (The)	.....	.....	.....	.....	.....	.....
Crown Life Insurance Company	364,383	2,751	98,736	697,422	598,250	1,761,542
Cumis Life Insurance Company	25,754	.....	.....	5,199	4,160	35,113
* Cuna Mutual Insurance Society	28,786	.....	.....	31,920	15,558	76,264
Desjardins Mutual Life Assurance Company	.....	.....	.....	.....	86	86
Dominion Life Assurance Company (The)	87,520	.....	8,439	211,694	125,780	433,433
Dominion of Canada General Insurance Company (The)	14,800	.....	4,123	17,521	.....	36,444
Eaton Life Assurance Company	164,142	478	4,619	120,693	13,462	303,394
P. Empire Life Insurance Company	8,500	.....	27,584	184,128	52,399	272,611
Equitable Life Assurance Society of the United States (The)	3,620	.....	.....	.....	2,847	6,467
Equitable Life Insurance Company of Canada (The)	143,993	2,600	23,607	304,602	589,889	1,064,691

*These Companies not writing new business in this Province; only collect premiums on business in force.

P. Provincial Company.

LIFE INSURANCE — DIRECT DISBURSEMENTS TO POLICYHOLDERS IN MANITOBA — 1985 — Continued

NAME	INSURANCE CONTRACTS LESS REINSURANCE CEDED					
	INDIVIDUAL (Includes Industrial)					
	Death Claims	Disability Claims	Matured Endowments	Surrender Values	Dividends	Total
Excelsior Life Insurance Company (The)	50,625	4,200	16,702	482,423	74,378	628,328
Federated Life Insurance Company	.....	.....	6,069	60,012	.....	66,081
Fidelity Life Assurance Company	462,859	4,309	27,157	164,250	44,274	702,849
Financial Life Assurance Company of Canada	.....	.....	.....	2,154	190	2,344
Fireman's Fund American Life Insurance Company	.....	.....	.....	.....	.....	.....
Ford Life Insurance Company	.....	.....	.....	.....	.....	.....
Franklin Life Insurance Company (The)	.....	.....	.....	.....	.....	.....
General American Life Insurance Company	.....	.....	.....	6,570	1,155	7,725
Glacier National Life Assurance Company	.....	.....	.....	.....	.....	.....
Globe Life Insurance Company	5,623	.....	.....	346	.....	5,969
	63,815	.....	.....	33,203	.....	97,018
Great-West Life Assurance Company (The)	2,100,878	3,065	493,931	3,026,989	4,056,062	9,680,925
Halifax Life Insurance Company (The)	11,000	.....	.....	8,562	209	19,771
Imperial Life Assurance Company of Canada (The)	363,980	.....	56,235	735,379	661,840	1,817,434
INA Life Insurance Company of Canada	.....	.....	.....	.....	.....	.....
John Alden Life Insurance Company	.....	.....	.....	.....	.....	.....
John Hancock Mutual Life Insurance Company	(908)	.....	.....	11,438	526	11,056
Laurier Life Insurance Company	164,779	.....	.....	3,583	.....	168,362
Life Insurance Company of North America	.....	.....	.....	.....	.....	.....
London Life Insurance Company	2,293,498	100,620	325,707	5,200,676	7,147,797	15,068,298
Manufacturers Life Insurance Company (The)	1,048,315	600	305,611	2,634,807	1,116,149	5,105,482
Maritime Life Assurance Company (The)	1,070,075	.....	11,469	305,688	8,651	1,395,883
* Massachusetts General Life Insurance Company	.....	.....	.....	9,372	6,421	15,793
Massachusetts Mutual Life Insurance Company	.....	.....	.....	.....	129	129
Metropolitan Life Insurance Company	970,802	8,515	308,742	1,009,809	1,427,114	3,724,982
Metropolitan Life Insurance Company of Canada	2,417	.....	.....	1,220	.....	3,637
MIC Life Insurance Corporation	.....	.....	.....	.....	.....	.....
Minnesota Mutual Life Insurance Company (The)	.....	.....	.....	.....	.....	.....
Montreal Life Insurance Company	32,919	.....	26,353	109,380	20,297	188,949
MONY Life Insurance Company of Canada	130,960	.....	.....	226,894	41,647	399,501
Mutual Life Assurance Company of Canada (The)	1,943,355	43,540	30,603	2,080,255	2,242,844	6,340,597
* Mutual Life and Citizens Assurance Company Limited (The)	80	.....	5,235	.....	1,130	6,445
Mutual Life Insurance Company of New York (The)	42,683	.....	.....	115,446	95,410	253,539
Mutual of Omaha Insurance Company	31,075	.....	.....	99,083	63,447	193,605
National Fidelity Life Insurance Company	.....	.....	.....	.....	.....	.....
National Life Assurance Company of Canada (The)	125,110	.....	6,530	98,518	31,914	262,072
New York Life Insurance Company	1,210,732	24,140	40,302	1,327,051	1,113,546	3,715,771
New York Life Insurance Company of Canada	116,599	.....	.....	12,866	.....	129,465
North American Life and Casualty Company	47,100	.....	.....	92,497	.....	139,597
North American Life Assurance Company	985,381	9,970	193,421	2,002,487	1,518,573	4,709,832
Northern Life Assurance Company of Canada	26,682	.....	31,758	157,502	47,871	263,813

*These Companies not writing new business in this Province; only collect premiums on business in force.

LIFE INSURANCE — DIRECT DISBURSEMENTS TO POLICYHOLDERS IN MANITOBA — 1985 — Continued

NAME	INSURANCE CONTRACTS LESS REINSURANCE CEDED					
	INDIVIDUAL (Includes Industrial)					
	Death Claims	Disability Claims	Matured Endowments	Surrender Values	Dividends	Total
North West Life Assurance Company of Canada (The)	.....	.....	.....	.....	.....	.....
Norwich Union Life Insurance Society (The)	76,262	.....	1,603	491,776	428	492,204
Old Republic Life Insurance Company	.....	.....	.....	118,635	25,592	222,092
Paul Revere Life Insurance Company (The)	48,600	.....	10,563	341,768	.....	400,931
Penn Mutual Life Insurance Company (The)	.....	.....	.....	.....	.....	.....
Pennsylvania Life Insurance Company	.....	.....	.....	11,015	.....	11,015
* Phoenix Assurance Company Limited	.....	.....	.....	.....	.....	.....
Phoenix Mutual Life Insurance Company	.....	.....	.....	.....	.....	.....
Pierce National Life Insurance Company	149,258	.....	.....	31,439	.....	180,697
Pioneer Life Assurance Company	353,584	.....	697,439	2,063,288	833,186	3,947,497
Principal Life Insurance Company of Canada	.....	.....	.....	.....	.....	.....
Provident Alliance Life Insurance Company	.....	.....	.....	.....	.....	.....
Provident Life and Accident Insurance Company	.....	.....	.....	.....	.....	.....
Prudential Assurance Company Limited (The)	135,639	.....	18,870	424,144	415,035	993,688
Prudential Insurance Company of America	419,535	247	189,789	792,666	1,273,707	2,675,944
Prudential Life Assurance Company of England (Canada) (The)	.....	.....	.....	.....	.....	.....
Reliable Life Insurance Company	.....	.....	.....	.....	.....	.....
Royal Life Insurance Company of Canada	.....	.....	.....	.....	318	318
Royal Life Insurance Limited	.....	.....	.....	.....	.....	.....
Safeguard Life Assurance Company (The)	(26,306)	.....	5,000	39,140	.....	17,834
	1,500	.....	13,101	21,925	3,510	40,036
Seaboard Life Insurance Company	.....	.....	.....	2,251	851	3,102
Sovereign Life Insurance Company (The)	69,756	.....	19,309	321,435	57,600	468,100
Standard Life Assurance Company (The)	68,561	.....	8,763	244,761	225,267	547,352
Sun Alliance and London Assurance Company Limited	.....	.....	.....	6,293	1,939	8,232
Sun Life Assurance Company of Canada	1,473,848	730	215,575	1,448,244	2,107,323	5,245,720
Teachers Insurance and Annuity Association of America	.....	.....	.....	.....	3,155	3,155
Toronto Mutual Life Insurance Company	5,106	300	3,500	16,191	2,390	27,487
Transamerica Life Insurance Company of Canada	123,342	.....	.....	24,854	2,896	151,092
Transamerica Occidental Life Insurance Company	205,561	.....	3,000	200,655	25	409,241
Travelers Insurance Company (The)	181,494	187	20,214	87,921	.....	289,816
Travelers Life Insurance Company of Canada	12,088	.....	.....	7,172	.....	19,260
Unionmutual Stock Life Insurance Company of America	.....	.....	.....	.....	.....	.....
Union Mutual Life Insurance Company	.....	.....	.....	.....	.....	.....
United American Insurance Company	.....	.....	.....	.....	.....	.....
* United of Omaha Life Insurance Company	5,000	.....	4,510	5,426	.....	14,936
Wawanesa Mutual Life Insurance Company (The)	184,513	.....	10,000	442,448	83,540	720,501
Westbury Life Insurance Company	.....	.....	.....	445	.....	445
Western Life Assurance Company (The)	13,500	.....	3,379	8,871	4,549	30,299
Winterthur Life Insurance Company	.....	.....	.....	.....	.....	.....
Zurich Life Insurance Company of Canada	156,157	.....	58,453	98,726	52,526	365,862
Totals	$19,770,200	$210,498	$3,676,233	$30,863,269	$27,647,227	$82,167,427

*These Companies not writing new business in this Province; only collect premiums on business in force.

LIFE INSURANCE — DIRECT DISBURSEMENTS TO POLICYHOLDERS IN MANITOBA — 1985

NAME	INSURANCE CONTRACTS LESS REINSURANCE CEDED					
	GROUP					
	Death Claims	Disability Claims	Surrender Values	Dividends	Total	Total Payments in respect of Insurance Contracts
Abbey Life Insurance Company of Canada	$.....	$.....	$.....	$.....	$.....	$ 72
Acadia Life Insurance Company (The)	.....	.....	.....	.....	.....	7,134
Aetna Life Insurance Company	90,220	.....	1,063	136,139	227,422	296,277
Alexander Hamilton Life Insurance Company of America	33,434	.....	.....	.....	33,434	33,434
Alliance Mutual Life Insurance Company	11,850	.....	.....	.....	11,850	13,290
Allstate Life Insurance Company	.....	.....	.....	.....	.....	2,156
Allstate Life Insurance Company of Canada	113,848	.....	.....	.....	113,848	118,710
American Bankers Life Assurance Company of Florida	135,703	.....	.....	.....	135,703	135,703
American Health and Life Insurance Company	.....	.....	.....	.....	.....	.....
American Life Insurance Company	.....	.....	.....	.....	.....	226,396
Atlantic Mutual Life Assurance Company	15,928	.....	.....	.....	15,928	15,928
Bankers Life and Casualty Company	.....	.....	.....	.....	.....	.....
Bankers Life Company	44,708	.....	.....	15,694	60,402	60,402
Canada Life Assurance Company (The)	9,280,268	415,919	.....	1,136,625	10,832,812	12,358,261
Canadian General Life Insurance Company	39,082	.....	.....	82,406	121,488	680,329
Capitol Life Insurance Company (The)	.....	.....	.....	.....	.....	.....
Charter National Life Insurance Company	.....	.....	.....	.....	.....	.....
Chrysler Life Insurance Company of Canada	1,420	.....	.....	.....	1,420	1,420
Citadel Life Assurance Company (The)	197,196	.....	2,006	(2,114)	197,088	664,928
College Retirement Equities Fund	.....	.....	.....	.....	.....	.....
Colonia Life Insurance Company	.....	.....	.....	.....	.....	2,446
Combined Insurance Company of America	.....	.....	.....	.....	.....	6,200
Commercial Union Life Assurance Company of Canada	16,000	.....	.....	.....	16,000	267,899
Confederation Life Insurance Company	3,818,695	.....	.....	581,041	4,399,736	6,123,502
Connecticut General Life Insurance Company	621	.....	.....	.....	621	621
* Constellation Assurance Company	.....	.....	.....	.....	.....	.....
Continental Assurance Company	.....	.....	.....	.....	.....	.....
Cooperants, Mutual Life Insurance Society	3,526	.....	.....	.....	3,526	7,296
Co-operators Life Insurance Company	679,167	13,813	.....	99,532	792,512	1,706,660
Credit Life Insurance Company (The)	.....	.....	.....	.....	.....	.....
Crown Life Insurance Company	606,148	400	18,361	62,130	687,039	2,448,581
Cumis Life Insurance Company	909,571	9,912	.....	18,518	938,001	973,114
* Cuna Mutual Insurance Society	.....	.....	.....	.....	.....	76,264
Desjardins Mutual Life Assurance Company	144,827	127,538	.....	42,751	315,116	315,202
Dominion Life Assurance Company (The)	97,390	.....	.....	.....	97,390	530,823
Dominion of Canada General Insurance Company (The)	49,278	.....	.....	.....	49,278	85,722
Eaton Life Assurance Company	791,000	14,505	.....	23,757	829,262	1,132,656
P. Empire Life Insurance Company	49,204	.....	.....	.....	49,204	321,815
Equitable Life Assurance Society of the United States (The)	12,137	.....	.....	(2,855)	9,282	15,749
Equitable Life Insurance Company of Canada (The)	361,898	.....	.....	133,347	495,245	1,559,936

*These Companies not writing new business in this Province; only collect premiums on business in force.

P. Provincial Company.

LIFE INSURANCE — DIRECT DISBURSEMENTS TO POLICYHOLDERS IN MANITOBA — 1985 — Continued

NAME	INSURANCE CONTRACTS LESS REINSURANCE CEDED					
	GROUP					
	Death Claims	Disability Claims	Surrender Values	Dividends	Total	Total Payments in respect of Insurance Contracts
Excelsior Life Insurance Company (The)	767,412	.....	32,837	(54,355)	745,894	1,374,222
Federated Life Insurance Company	.....	.....	.....	.....	.....	66,081
Fidelity Life Assurance Company	83,000	.....	.....	40,882	123,882	826,731
Financial Life Assurance Company of Canada	.....	.....	.....	.....	.....	2,344
Fireman's Fund American Life Insurance Company	.....	.....	.....	.....	.....	.....
Ford Life Insurance Company	20,505	.....	.....	.....	20,505	20,505
Franklin Life Insurance Company (The)	.....	.....	.....	.....	.....	7,725
General American Life Insurance Company	.....	2,123	.....	1,820	3,943	3,943
Glacier National Life Assurance Company	9,939	.....	.....	.....	9,939	15,908
Globe Life Insurance Company	5,294	.....	.....	.....	5,294	102,312
Great-West Life Assurance Company (The)	9,017,772	33,228	18,020	1,712,141	10,781,161	20,462,086
Halifax Life Insurance Company (The)	.....	.....	.....	.....	.....	19,771
Imperial Life Assurance Company of Canada (The)	432,025	.....	.....	112,046	544,071	2,361,505
INA Life Insurance Company of Canada	5,060	.....	.....	.....	5,060	5,060
John Alden Life Insurance Company	.....	.....	.....	.....	.....	.....
John Hancock Mutual Life Insurance Company	1,180	294	.....	662	2,136	13,192
Laurier Life Insurance Company	.....	.....	.....	.....	.....	168,362
Life Insurance Company of North America	.....	.....	.....	.....	.....	.....
London Life Insurance Company	713,326	31,584	.....	90,766	835,676	15,903,974
Manufacturers Life Insurance Company (The)	189,307	.....	6,985	.....	196,292	5,301,774
Maritime Life Assurance Company (The)	444,285	.....	.....	26,588	470,873	1,866,756
* Massachusetts General Life Insurance Company	.....	.....	.....	.....	.....	15,793
Massachusetts Mutual Life Insurance Company	.....	.....	.....	461	461	590
Metropolitan Life Insurance Company	744,180	7,529	.....	109,477	861,186	4,586,168
Metropolitan Life Insurance Company of Canada	.....	.....	.....	.....	.....	3,637
MIC Life Insurance Corporation	58,985	.....	.....	.....	58,895	58,985
Minnesota Mutual Life Insurance Company (The)	.....	.....	.....	120	120	120
Montreal Life Insurance Company	.....	.....	.....	.....	.....	188,949
MONY Life Insurance Company of Canada	.....	.....	.....	.....	.....	399,501
Mutual Life Assurance Company of Canada (The)	1,013,060	16,572	35,816	221,481	1,286,929	7,627,526
* Mutual Life and Citizens Assurance Company Limited (The)	.....	.....	.....	.....	.....	6,445
Mutual Life Insurance Company of New York (The)	26,500	.....	.....	.....	26,500	280,039
Mutual of Omaha Insurance Company	65,322	.....	.....	.....	65,322	258,927
National Fidelity Life Insurance Company	.....	.....	.....	.....	.....	.....
National Life Assurance Company of Canada (The)	790,450	.....	.....	.....	790,450	1,052,522
New York Life Insurance Company	60,634	.....	.....	13,952	74,586	3,790,357
New York Life Insurance Company of Canada	.....	.....	.....	.....	.....	129,465
North American Life and Casualty Company	.....	.....	.....	.....	.....	139,597
North American Life Assurance Company	724,962	.....	.....	.....	724,962	5,434,794
Northern Life Assurance Company of Canada	139,583	.....	.....	.....	139,583	403,396

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LIFE INSURANCE — DIRECT DISBURSEMENTS TO POLICYHOLDERS IN MANITOBA — 1985 — Continued

NAME	INSURANCE CONTRACTS LESS REINSURANCE CEDED					
	GROUP					
	Death Claims	Disability Claims	Surrender Values	Dividends	Total	Total Payments in respect of Insurance Contracts
North West Life Assurance Company of Canada (The)	.....	.....	.....	.....	.....	492,204
Norwich Union Life Insurance Society (The)	.....	.....	.....	.....	.....	222,092
Old Republic Life Insurance Company	.....	.....	.....	.....	.....	.....
Paul Revere Life Insurance Company (The)	172	.....	.....	.....	172	401,103
Penn Mutual Life Insurance Company (The)	.....	.....	.....	.....	.....	.....
Pennsylvania Life Insurance Company	1,800	.....	.....	22,963	24,763	35,778
* Phoenix Assurance Company Limited	.....	.....	.....	.....	.....	.....
Phoenix Mutual Life Insurance Company	.....	.....	.....	.....	.....	.....
Pierce National Life Insurance Company	.....	.....	.....	.....	.....	180,697
Pioneer Life Assurance Company	.....	.....	.....	.....	.....	3,947,497
Principal Life Insurance Company of Canada	.....	.....	.....	.....	.....	.....
Provident Alliance Life Insurance Company	47,609	.....	.....	.....	47,609	47,609
Provident Life and Accident Insurance Company	145,800	.....	.....	.....	145,800	145,800
Prudential Assurance Company Limited (The)	51,750	.....	.....	97,191	148,941	1,142,629
Prudential Insurance Company of America	1,572,225	58,291	26,547	132,257	1,789,320	4,465,264
Prudential Life Assurance Company of England (Canada) (The)	.....	.....	.....	.....	.....	.....
Reliable Life Insurance Company	235,000	.....	.....	.....	235,000	235,318
Royal Life Insurance Company of Canada	.....	.....	.....	.....	.....	.....
Royal Life Insurance Limited	.....	.....	.....	.....	.....	17,834
Safeguard Life Assurance Company (The)	.....	.....	.....	.....	.....	40,036
Seaboard Life Insurance Company	.....	.....	.....	.....	.....	3,102
Sovereign Life Insurance Company (The)	.....	.....	.....	.....	.....	468,100
Standard Life Assurance Company (The)	11,868	.....	.....	2,891	14,759	562,111
Sun Alliance and London Assurance Company Limited	.....	.....	.....	.....	.....	8,232
Sun Life Assurance Company of Canada	2,339,556	4,940	.....	414,909	2,759,405	8,005,125
Teachers Insurance and Annuity Association of America	.....	.....	.....	.....	.....	3,155
Toronto Mutual Life Insurance Company	.....	.....	.....	.....	.....	27,487
Transamerica Life Insurance Company of Canada	.....	.....	.....	.....	.....	151,092
Transamerica Occidental Life Insurance Company	(7,221)	.....	.....	.....	(7,221)	402,020
Travelers Insurance Company (The)	3,932	.....	.....	.....	3,932	293,748
Travelers Life Insurance Company of Canada	100,311	.....	.....	.....	100,311	119,571
Unionmutual Stock Life Insurance Company of America	.....	.....	.....	.....	.....	.....
Union Mutual Life Insurance Company	.....	.....	.....	.....	.....	.....
United American Insurance Company	.....	.....	.....	.....	.....	.....
* United of Omaha Life Insurance Company	.....	.....	.....	.....	.....	14,936
Wawanesa Mutual Life Insurance Company (The)	545,500	.....	.....	.....	545,500	1,266,001
Westbury Life Insurance Company	.....	.....	.....	.....	.....	445
Western Life Assurance Company (The)	.....	.....	.....	.....	.....	30,299
Winterthur Life Insurance Company	.....	.....	.....	.....	.....	.....
Zurich Life Insurance Company of Canada	.....	.....	.....	.....	.....	365,862
Totals	$37,864,202	$736,648	$141,635	$5,273,223	$44,015,708	$126,183,135

*These Companies not writing new business in this Province; only collect premiums on business in force.

LIFE INSURANCE — DIRECT DISBURSEMENTS TO POLICYHOLDERS IN MANITOBA — 1985

NAME	ANNUITY CONTRACTS LESS REINSURANCE CEDED										Total Payments in respect of Annuity Contracts	Total Disbursements in respect of Insurance & Annuity Contracts
	INDIVIDUAL					GROUP						
	Death Claims	Annuity Payments	Surrender Values	Dividends	Total	Death Claims	Annuity Payments	Surrender Values	Dividends	Total		
Abbey Life Insurance Company of Canada							1,200			1,200	1,200	1,272
Acadia Life Insurance Company (The)												7,134
Aetna Life Insurance Company												296,277
Alexander Hamilton Life Insurance Company of America												33,434
Alliance Mutual Life Insurance Company												13,290
Allstate Life Insurance Company												2,156
Allstate Life Insurance Company of Canada		904	9,182		10,086			2,360		2,360	12,446	131,156
American Bankers Life Assurance Company of Florida												135,703
American Health and Life Insurance Company												
American Life Insurance Company												226,396
Atlantic Mutual Life Assurance Company												15,928
Bankers Life and Casualty Company												
Bankers Life Company							3,531			3,531	3,531	63,933
Canada Life Assurance Company (The)	101,430	3,330,867	590,032	5,471	4,027,800	37,683	1,248,293	170,622		1,456,598	5,484,398	17,842,659
Canadian General Life Insurance Company		1,803			1,803						1,803	682,132
Capitol Life Insurance Company (The)												
Charter National Life Insurance Company												
Chrysler Life Insurance Company of Canada												1,420
Citadel Life Assurance Company (The)	**29,456	80,383	371,536	15,094	496,469		1,395	277		1,672	498,141	1,163,069
College Reirement Equities Fund		4,164			4,164						4,164	4,164
Colonia Life Insurance Company		68,309			68,309						68,309	70,755
Combined Insurance Company of America												6,200
Commercial Union Life Assurance Company of Canada		26,888	53,491		80,379			1,276		1,276	81,655	349,554
Confederation Life Insurance Company	26,941	1,950,053	514,125	22,987	2,514,106						2,514,106	8,637,608
Connecticut General Life Insurance Company							1,698			1,698	1,698	2,319
* Constellation Assurance Company												
Continental Assurance Company												
Cooperants, Mutual Life Insurance Society			35,973		35,973		2,612			2,612	38,585	45,881
Co-operators Life Insurance Company		201,222	117,435	13,262	331,919	15,611	138,781	578,076	126,569	859,037	1,190,956	2,897,616
Credit Life Insurance Company (The)												
Crown Life Insurance Company	3,368	1,514,337	429,310	19,656	1,966,671	26,611	250,179	567,153		843,943	2,810,614	5,259,195
Cumis Life Insurance Company		38,857			38,857			581,054		581,054	619,911	1,593,025
* Cuna Mutual Insurance Society	3,646	5,780	11,399	1,630	22,455						22,455	98,719
Desjardins Mutual Life Assurance Company												315,202
Dominion Life Assurance Company (The)	23,920	3,256,382	619,175	1,526	3,901,003		251,460	2,233		253,693	4,154,696	4,685,519
Dominion of Canada General Insurance Company (The)	2,510	296,285	108		298,903		13,778			13,778	312,681	398,403
Eaton Life Assurance Company	61,847	1,986,103	812,429		2,860,379		633,910			633,910	3,494,289	4,626,945
P. Empire Life Insurance Company		167,565	127,030	156	294,751	3,625	22,780	70,189		96,594	391,345	713,160
Equitable Life Assurance Society of the United States (The)							8,573			8,573	8,573	24,322
Equitable Life Insurance Company of Canada (The)	14,345	667,637	1,814,540	12,945	2,509,467		36,597	279,881		316,478	2,825,945	4,385,881

*These Companies not writing new business in this Province; only collect premiums on business in force.

**Matured Endowments (Individual)

P Provincial Company

LIFE INSURANCE — DIRECT DISBURSEMENTS TO POLICYHOLDERS IN MANITOBA — 1985 — Continued

NAME	ANNUITY CONTRACTS LESS REINSURANCE CEDED										Total Payments in respect of Annuity Contracts	Total Disbursements in respect of Insurance & Annuity Contracts
	INDIVIDUAL					GROUP						
	Death Claims	Annuity Payments	Surrender Values	Dividends	Total	Death Claims	Annuity Payments	Surrender Values	Dividends	Total		
Excelsior Life Insurance Company (The) **1,534	21,939	732,775	957,342	190	1,713,780	28,326	291,308	387,076	.....	706,710	2,420,490	3,794,712
Federated Life Insurance Company	.....	9,144	.....	.....	9,144	.....	.....	.....	.....	.....	9,144	75,225
Fidelity Life Assurance Company	20,193	704,593	914,993	1,046	1,640,825	.....	28,359	.....	.....	28,359	1,669,184	2,495,915
Financial Life Assurance Company of Canada	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	2,344
Fireman's Fund American Life Insurance Company	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Ford Life Insurance Company	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	20,505
Franklin Life Insurance Company (The)	.....	.....	1,886	59	1,945	.....	.....	.....	.....	.....	1,945	9,670
General American Life Insurance Company	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	3,943
Glacier National Life Assurance Company	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	15,908
Globe Life Insurance Company	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	102,312
Great-West Life Assurance Company (The)	327,323	6,199,009	15,276,043	157,758	21,960,133	955,200	14,770,235	36,244,146	142,168	52,111,749	74,071,882	94,533,968
Halifax Life Insurance Company (The) **9,606	.....	884	.....	.....	10,490	.....	688	.....	.....	688	11,178	30,949
Imperial Life Assurance Company of Canada (The)	228,596	2,648,860	1,180,867	5,800	4,064,123	.....	60,631	13,053	.....	73,684	4,137,807	6,499,312
INA Life Insurance Company of Canada	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	5,060
John Alden Life Insurance Company	19,400	.....	.....	.....	19,400	.....	.....	.....	.....	.....	19,400	19,400
John Hancock Mutual Life Insurance Company	.....	.....	.....	.....	.....	7	700	162	1,048	1,917	1,917	15,109
Laurier Life Insurance Company	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	168,362
Life Insurance Company of North America	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
London Life Insurance Company	61,117	1,858,169	1,261,707	181,617	3,362,610	60,582	4,545,453	1,008,882	.....	5,614,917	8,977,527	24,881,501
Manufacturers Life Insurance Company (The)	283,130	9,113,658	12,606,676	41,313	22,044,777	124,211	4,001,748	1,863,209	391,568	6,380,736	28,425,513	33,727,287
Maritime Life Assurance Company (The)	34,332	1,123,059	1,944,415	274	3,102,080	.....	.....	893	.....	893	3,102,973	4,969,729
• Massachusetts General Life Insurance Company	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	15,793
Massachusetts Mutual Life Insurance Company	.....	.....	.....	.....	.....	.....	4,208	.....	.....	4,208	4,208	4,798
Metropolitan Life Insurance Company ***7	45,114	93,443	263,610	29,743	431,910	2,610	258,185	135,836	35,230	431,868	863,778	5,449,946
Metropolitan Life Insurance Company of Canada	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	3,637
MIC Life Insurance Corporation	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	58,985
Minnesota Mutual Life Insurance Company (The)	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	120
Montreal Life Insurance Company	.....	76,874	81,408	12,490	170,772	3,564	43,473	.....	.....	47,037	217,809	406,758
MONY Life Insurance Company of Canada	21,942	78,255	132,130	287	232,614	.....	.....	.....	.....	.....	232,614	632,115
Mutual Life Assurance Company of Canada (The)	187,842	4,624,309	7,393,716	10,305	12,216,172	50,614	898,874	2,227,622	.....	3,177,110	15,393,282	23,020,808
• Mutual Life and Citizens Assurance Co. Ltd. (The)	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	6,445
Mutual Life Insurance Company of New York (The)	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	280,039
Mutual of Omaha Insurance Company	.....	13,366	36,102	13,182	62,650	.....	378	1,089	.....	1,467	64,117	323,044
National Fidelity Life Insurance Company	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
National Life Assurance Company of Canada (The)	.....	115,265	435,166	245	550,676	154,246	17,209	15,575	.....	187,030	737,706	1,790,228
New York Life Insurance Company	.....	.....	905,343	84,393	989,736	.....	32,258	.....	.....	32,258	1,021,994	4,812,351
New York Life Insurance Company of Canada	.....	.....	30,292	.....	30,292	.....	.....	.....	.....	.....	30,292	159,757
North American Life and Casualty Company	.....	7,610	.....	.....	7,610	.....	.....	.....	.....	.....	7,610	147,207
North American Life Assurance Company	163,433	4,205,040	1,831,089	25,199	6,224,761	83,477	707,991	2,219,624	129,830	3,140,922	9,365,683	14,800,477
Northern Life Assurance Company of Canada	5,347	19,905	130,661	317	156,230	.....	.....	34,960	.....	34,960	191,190	594,586

*These Companies not writing new business in this Province; only collect premiums on business in force.
**Matured Endowments (Individual)
***Disability Claims (Group)

LIFE INSURANCE — DIRECT DISBURSEMENTS TO POLICYHOLDERS IN MANITOBA — 1985 — Continued

NAME	ANNUITY CONTRACTS LESS REINSURANCE CEDED										Total Payments in respect of Annuity Contracts	Total Disbursements in respect of Insurance & Annuity Contracts
	INDIVIDUAL					GROUP						
	Death Claims	Annuity Payments	Surrender Values	Dividends	Total	Death Claims	Annuity Payments	Surrender Values	Dividends	Total		
North West Life Assurance Company of Canada (The)	66,611	36,219	141,984		244,814						244,814	737,018
Norwich Union Life Insurance Society (The)		91,197	41,045	6,170	138,412		120,916			120,916	259,328	481,420
Old Republic Life Insurance Company												
Paul Revere Life Insurance Company (The)		14,506	353,145		367,651						367,651	768,754
Penn Mutual Life Insurance Company												
Pennsylvania Life Insurance Company												
• Phoenix Assurance Company Limited												35,778
Phoenix Mutual Life Insurance Company												
Pierce National Life Insurance Company												
Pioneer Life Assurance Company		12,266			12,266						12,266	192,963
Principal Life Insurance Company of Canada			609,242		609,242						609,242	4,556,739
Provident Alliance Life Insurance Company												
Provident Life and Accident Insurance Company												47,609
Prudential Assurance Company Limited (The)												145,800
Prudential Insurance Company of America ***187	82,399	259,000	362,393	105	703,897		1,749,480	148,630	29,695	1,927,805	2,631,702	3,774,331
	984	154,678	54,331	94,443	304,436		30,098		1,346	31,631	336,067	4,801,331
Prudential Life Assurance Company of England (Canada) (The)		15,856	142,776		158,632		10,109			10,109	168,741	168,741
Reliable Life Insurance Company												235,318
Royal Life Insurance Company of Canada			6,546		6,546						6,546	6,546
Royal Life Insurance Limited		6,092	14,404		20,496						20,496	38,330
Safeguard Life Assurance Company (The)			1,282	96	1,378						1,378	41,414
Seaboard Life Insurance Company			5,304		5,304						5,304	8,406
Sovereign Life Insurance Company (The)	5,749	12,279	628,502		646,530			12,180		12,180	658,710	1,126,810
Standard Life Assurance Company (The)	7,952	1,740,054	217,758		1,965,764		1,696,793	143,181		1,839,974	3,805,738	4,367,849
Sun Alliance and London Assurance Company Limited												8,232
Sun Life Assurance Company of Canada	112,455	4,679,209	3,352,154	29,288	8,173,106	630	1,728,948	1,475,291	9,671	3,214,540	11,387,646	19,392,771
Teachers Insurance and Annuity Association of America		29,113		32,283	61,396						61,396	64,551
Toronto Mutual Life Insurance Company			269,861		269,861						269,861	297,348
Transamerica Life Insurance Company of Canada		82,464	135,241		217,705			1,432		1,432	219,137	370,229
Transamerica Occidental Life Insurance Company							24,409			24,409	24,409	426,429
Travelers Insurance Company (The)		2,176			2,176		10,269			10,269	12,445	306,193
Travelers Life Insurance Company of Canada	18,264	21,481	273,321		313,066		397,625			397,625	710,691	830,262
Unionmutual Stock Life Insurance Company of America												
Union Mutual Life Insurance Company												
United American Insurance Company												
• United of Omaha Life Insurance Company												14,936
Wawanesa Mutual Life Insurance Company (The)	16,740	696,987	544,025	38,095	1,295,847						1,295,847	2,561,848
Westbury Life Insurance Company												445
Western Life Assurance Company (The)		665			665						665	30,964
Winterthur Life Insurance Company												
Zurich Life Insurance Company of Canada		466,100	53,093	1,290	520,483						520,483	886,345
Totals	$1,968,869	53,542,099	58,095,618	$858,715	114,505,897	$1,546,997	34,045,132	48,185,962	$867,125	84,645,410	$199,151,307	$325,334,442

*These Companies not writing new business in this Province, only collect premiums on business in force.
***Disability Claims (Group)

LIFE (DIRECT) — MOVEMENT OF INSURANCE IN MANITOBA — 1985

NAME	GROSS IN FORCE AT END 1984		NEW ISSUED		GROSS IN FORCE AT END 1985	
	No.	Amount	No.	Amount	No.	Amount
Abbey Life Insurance Company of Canada	147	$30,277,548	80	$15,775,000	200	$39,524,240
Acadia Life Insurance Company (The)	140	1,942,039	.....	.....	137	1,891,397
Aetna Life Insurance Company	305	274,451,271	3	915,571	289	254,916,359
Alexander Hamilton Life Insurance Company of America	2,871	6,562,639	2,251	4,451,160	2,923	7,713,994
Alliance Mutual Life Insurance Company	35	2,617,645	.....	233,585	37	1,954,558
Allstate Life Insurance Company	29	148,000	.....	.....	26	140,000
Allstate Life Insurance Company of Canada	395	5,958,000	195	1,771,000	48	1,402,000
American Bankers Life Assurance Company of Florida	2	2,816,228	.....	24,043,432	2	26,757,660
American Health and Life Insurance Company	.....	.....	.....	.....	.....	.....
American Life Insurance Company	977	135,126,509	170	29,069,412	1,026	143,859,321
Atlantic Mutual Life Assurance Company	1	52,174	1	1,841	2	121,807
Bankers Life and Casualty Company	.....	.....	.....	.....	.....	.....
Bankers Life Company	2	10,928,992	.....	.....	2	10,905,992
Canada Life Assurance Company (The)	5,238	3,334,645,576	188	50,243,185	4,947	3,380,278,901
Canadian General Life Insurance Company	4,849	242,758,733	30	4,151,000	5,586	253,727,605
Capitol Life Insurance Company (The)	.....	.....	.....	.....	.....	.....
Charter National Life Insurance Company	.....	.....	.....	.....	.....	.....
Chrysler Life Insurance Company of Canada	658	3,098,675	502	4,326,932	820	4,625,916
Citadel Life Assurance Company (The)	3,728	232,278,123	517	75,187,841	3,610	225,303,644
College Retirement Equities Fund	.....	.....	.....	.....	.....	.....
Colonia Life Insurance Company	15	1,011,250	39	3,855,823	49	4,537,073
Combined Insurance Company of America	16	460,800	3	48,800	10	441,200
Commercial Union Life Assurance Company of Canada	2,432	90,381,420	280	24,607,993	3,570	105,499,112
Confederation Life Insurance Company	9,945	1,474,327,062	592	215,040,363	9,809	1,811,697,730
Connecticut General Life Insurance Company	2	2,320,030	.....	.....	2	2,236,786
* Constellation Assurance Company	.....	.....	.....	.....	.....	.....
Continental Assurance Company	.....	.....	.....	.....	.....	.....
Cooperants, Mutual Life Insurance Society	32	2,915,949	.....	.....	.....	.....
Co-operators Life Insurance Company	6,922	525,999,737	278	20,907,375	23	9,559,829
Credit Life Insurance Company (The)	.....	.....	.....	.....	6,632	541,720,997
Crown Life Insurance Company	6,171	526,365,511	42	47,655,963	.....	.....
Cumis Life Insurance Company	1,404	360,188,429	372	65,276,600	5,696	358,672,954
* Cuna Mutual Insurance Society	622	3,907,434	.....	.....	1,658	394,732,111
Desjardins Mutual Life Assurance Company	78	65,863,764	22	1,877,544	571	3,410,765
Dominion Life Assurance Company (The)	2,520	97,167,720	208	12,666,700	100	72,288,537
Dominion of Canada General Insurance Company (The)	332	39,168,190	18	2,072,563	2,422	99,309,781
Eaton Life Assurance Company	7,457	203,326,265	229	13,059,436	322	44,894,256
P. Empire Life Insurance Company	1,304	142,440,250	122	4,688,190	372	7,134,530
Equitable Life Assurance Society of the United States (The)	21	22,252,699	1	156,930	1,225	158,771,939
Equitable Life Insurance Company of Canada (The)	3,612	346,210,581	181	17,884,591	21	16,236,185
					3,547	338,227,733

*These Companies not writing new business in this Province; only collect premiums on business in force.

P. Provincial Company.

LIFE (DIRECT) — MOVEMENT OF INSURANCE IN MANITOBA — 1985 — Continued

NAME	GROSS IN FORCE AT END 1984		NEW ISSUED		GROSS IN FORCE AT END 1985	
	No.	Amount	No.	Amount	No.	Amount
Excelsior Life Insurance Company (The)	3,472	302,392,647	450	38,678,832	3,476	325,621,773
Federated Life Insurance Company	3	7,539,175	.....	.....	3	7,456,817
Fidelity Life Assurance Company	2,623	162,078,048	635	74,891,817	3,024	223,743,684
Financial Life Assurance Company of Canada	363	54,363,185	29	7,900,000	300	51,277,578
Fireman's Fund American Life Insurance Company	.....	.....	.....	.....	.....	.....
Ford Life Insurance Company	.....	10,907,563	.....	7,462,461	.....	10,191,227
Franklin Life Insurance Company (The)	54	8,289,423	4	800,000	48	7,786,910
General American Life Insurance Company	2	931,648	.....	.....	2	1,523,764
Glacier National Life Assurance Company	330	3,251	.....	.....	324	3,158
Globe Life Insurance Company	371	3,895,850	1	50,001	351	3,655,735
Great-West Life Assurance Company (The)	27,559	5,466,688,310	2,651	444,744,197	27,515	5,810,900,124
Halifax Life Insurance Company (The)	363	9,847,959	2	30,000	431	8,422,039
Imperial Life Assurance Company of Canada (The)	9,295	516,560,882	825	68,475,152	9,044	548,517,095
INA Life Insurance Company of Canada	.....	.....	.....	.....	.....	.....
John Alden Life Insurance Company	.....	.....	.....	.....	.....	.....
John Hancock Mutual Life Insurance Company	13	1,685,814	.....	.....	12	1,593,614
Laurier Life Insurance Company	340	33,218,276	56	13,680,000	369	44,332,949
Life Insurance Company of North America	.....	.....	.....	.....	.....	.....
London Life Insurance Company	419	477,706,275	70	49,043,040	417	501,700,425
Manufacturers Life Insurance Company (The)	14,775	566,297,860	1,772	176,341,430	15,019	652,091,907
Maritime Life Assurance Company (The)	3,089	537,132,512	594	82,728,983	3,316	588,356,981
* Massachusetts General Life Insurance Company	149	916,164	.....	.....	138	1,010,502
Massachusetts Mutual Life Insurance Company	1	311,531	.....	.....	1	406,384
Metropolitan Life Insurance Company	43,768	517,571,228	732	32,096,350	42,779	521,149,089
Metropolitan Life Insurance Company of Canada	24	1,331,224	99	4,938,112	119	6,022,771
MIC Life Insurance Corporation	4,586	29,303,837	1,789	27,698,900	6,368	56,945,705
Minnesota Mutual Life Insurance Company (The)	37	557,513	.....	.....	37	562,083
Montreal Life Insurance Company	1,029	24,659,384	3	210,000	922	21,817,961
MONY Life Insurance Company of Canada	3,026	127,446,697	677	39,035,245	3,129	145,345,217
Mutual Life Assurance Company of Canada (The)	26,458	1,312,115,131	1,668	217,191,743	25,942	1,494,646,404
* Mutual Life and Citizens Assurance Company Limited (The)	330	94,554	.....	.....	323	93,782
Mutual Life Insurance Company of New York (The)	760	5,562,746	.....	13,000	688	4,982,893
Mutual of Omaha Insurance Company	2,074	73,689,407	384	10,505,082	2,135	80,465,567
National Fidelity Life Insurance Company	3	355,000	.....	.....	3	355,000
National Life Assurance Company of Canada (The)	2,276	567,747,045	827	77,377,773	2,760	592,164,181
New York Life Insurance Company	19,387	913,785,571	3,090	256,335,826	18,849	964,677,190
New York Life Insurance Company of Canada	124	15,068,440	904	115,806,724	989	126,712,005
North American Life and Casualty Company	533	4,140,183	.....	.....	476	3,439,469
North American Life Assurance Company	24,665	815,151,336	1,900	203,841,424	24,147	927,298,726
Northern Life Assurance Company of Canada	1,562	152,354,346	312	39,627,541	1,572	168,667,897

*These Companies not writing new business in this Province; only collect premiums on business in force.

LIFE (DIRECT) — MOVEMENT OF INSURANCE IN MANITOBA — 1985 — Continued

NAME	GROSS IN FORCE AT END 1984		NEW ISSUED		GROSS IN FORCE AT END 1985	
	No.	Amount	No.	Amount	No.	Amount
North West Life Assurance Company of Canada (The)	1,626	161,827,000	876	71,234,000	2,099	196,033,000
Norwich Union Life Insurance Society (The)	901	51,629,810	332	44,093,100	1,116	91,359,713
Old Republic Life Insurance Company	150	290,229			29	92,263
Paul Revere Life Insurance Company (The)	2,287	82,491,243	277	30,736,717	2,207	91,809,557
Penn Mutual Life Insurance Company (The)						
* Pennsylvania Life Insurance Company	324	29,864,039	3	90,306	307	19,149,585
Phoenix Assurance Company Limited	1	3,326			1	3,664
Phoenix Mutual Life Insurance Company	2,904	6,237,831	610	1,468,168	3,276	7,091,898
Pierce National Life Insurance Company	10,625	350,506,239	1,746	76,097,570	9,074	324,446,019
Pioneer Life Assurance Company						
Principal Life Insurance Company of Canada	4	7,145,618	1		5	8,419,958
Provident Alliance Life Insurance Company		17,098,379				16,239,041
Provident Life and Accident Insurance Company	3,152	110,362,093	271	12,446,786	3,082	210,820,877
Prudential Assurance Company Limited (The)	18,435	965,802,718	533	41,665,126	17,587	939,226,554
Prudential Insurance Company of America						
Prudential Life Assurance Company of England (Canada) (The)	163	130,768,406	11	1,432,000	12	1,606,000
Reliable Life Insurance Company	148	9,825,475	31	116,522,971	166	127,446,442
Royal Life Insurance Company of Canada	883	30,505,038	34	2,394,155	145	9,450,819
Royal Life Insurance Limited	254	787,405	33	1,461,000	802	28,055,959
Safeguard Life Assurance Company (The)					235	639,815
Seaboard Life Insurance Company	10	9,136,117	9	8,888,979	16	14,814,198
Sovereign Life Insurance Company (The)	3,491	194,399,112	651	66,558,156	3,529	216,574,247
Standard Life Assurance Company (The)	1,360	39,659,593	15	810,941	1,236	36,225,712
Sun Alliance and London Assurance Company Limited	187	16,028,912	6	950,000	167	13,516,288
Sun Life Assurance Company of Canada	23,357	1,605,766,948	2,578	329,229,878	23,893	1,773,884,795
Teachers Insurance and Annuity Association of America	15	433,090			15	413,989
Toronto Mutual Life Insurance Company	474	29,676,346	320	33,575,000	738	58,456,279
Transamerica Life Insurance Company of Canada	2,250	250,227,818	562	70,117,010	2,612	292,836,124
Transamerica Occidental Life Insurance Company	3,481	108,637,671	2	16,539	2,847	82,160,057
Travelers Insurance Company (The)	638	10,843,091		2,436,918	575	9,841,568
Travelers Life Insurance Company of Canada	383	165,109,469	18	1,517,050	326	239,994,822
Unionmutual Stock Life Insurance Company of America						
Union Mutual Life Insurance Company						
* United American Insurance Company						
United of Omaha Life Insurance Company	83	461,780			70	405,149
Wawanesa Mutual Life Insurance Company (The)	7,176	518,957,761	1,158	91,182,537	7,355	554,742,276
Westbury Life Insurance Company	170	9,042,000	41	3,545,855	225	11,282,628
Western Life Assurance Company (The)	442	6,775,999	59	4,544,211	471	10,037,759
Winterthur Life Insurance Company	3,694	7,954,966	504	2,154,196	3,582	8,202,310
Zurich Life Insurance Company of Canada	2,870	228,723,073	1,097	145,085,867	3,595	346,961,236
Totals	348,063	$26,066,647,853	37,576	$3,789,722,499	342,107	$27,968,674,119

*These Companies not writing new business in this Province; only collect premiums on business in force.

MARINE INSURANCE
Adjustment Expenses Included In Losses Incurred

COMPANIES	1984		1985	
	Direct Premiums $'000	Losses $'000	Direct Premiums $'000	Losses $'000
Aetna Insurance Company	$.....	$.....	$.....	$.....
American Home Assurance Company	7	1	11	(1)
Chubb Insurance Company of Canada	.....	.....	1	.....
Cigna Insurance Company of Canada	.....	.....	32	5
Commercial Union Assurance Co. of Canada	5	.....	2	12
Commonwealth Insurance Co.	.....	.....	.....	.....
Continental Insurance Company	80	117	38	(36)
Continental Ins. Co. of Canada	.....	.....	.....	.....
Cornhill Insurance Co. of Canada	.....	.....	.....	.....
Dominion Insurance Corporation	288	5	128	113
Eagle Star Insurance Company Ltd.	.....	.....	3	2
Elite Insurance Company	6	7	1	(1)
Federation Ins. Co. of Canada	6	4	13	2
Fireman's Fund Insurance Co.	.....	.....	6	.....
Guardian Insurance Co. of Canada	.....	.....	.....	.....
Hartford Fire Insurance Co.	3	.....	.....	.....
Home Insurance Company	38	.....	31	18
INA Insurance Company of Canada	12	5	.....	.....
Insurance Co. of North America	.....	.....	.....	.....
Maritime Insurance Company Limited	98	13	119	28
Norwich Union Fire Insurance Society Ltd.	19	4	11	(2)
Orion Insurance Company PLC	2	.....	2	1
Royal Ins. Co. of Canada	185	206	239	191
St. Paul Fire & Marine Insurance Company	.....	.....	.....	.....
Simcoe & Erie General Insurance Co.	2	.....	3	.....
Tokio Marine & Fire Insurance Co. Ltd.	2	.....	.....	.....
Travelers Indemnity Company of Canada	26	19	25	15
United States Fire Insurance Company	.....	.....	.....	.....
Wellington Insurance Company	21	(3)	23	19
Totals	$ 800	$ 378	$ 688	$ 366

MISCELLANEOUS INSURANCE, NOT OTHERWISE CLASSIFIED
Adjustment Expenses Included In Net Losses Incurred

COMPANIES	1984		1985	
	Direct Premiums $'000	Losses $'000	Direct Premiums $'000	Losses $'000
CREDIT				
Financial Life Assurance Co. of Canada	$.....	$.....	$.....	$.....
Sovereign General Insurance Company	.....	.....	.....	.....
MORTGAGE				
Mortgage Insurance Company of Canada	1,025	137	2,083	(98)
TITLE				
Chicago Title Insurance Company	2	.....	.....	.....
Lawyers Title Insurance Company	.....	.....	.....	.....
LEGAL EXPENSE				
Emmco Insurance Company	.....	.....	1	.....
Non-Marine Underwriters, Members Lloyds	.....	.....	.....	.....
SPECIAL RISK EXTENSION				
Manitoba Public Insurance Corporation	8,484	5,248	12,406	6,064
Totals	$ 9,511	$ 5,385	$14,490	$ 5,966

PROPERTY INSURANCE

(Includes Fire, P.P.F., Plate Glass, Theft, Inland Transp. & Livestock)

Adjustment Expenses Included in Net Losses Incurred

COMPANIES	1984		Direct Premiums 1985			Losses 1985		
	Direct Premiums $'000	Losses $'000	Personal $'000	Commercial $'000	Total $'000	Personal $'000	Commercial $'000	Total $'000
Advocate General Insurance Co. of Canada	$ 2,458	$ 2,083	$ 1,305	$ 1,183	$ 2,488	$ 1,075	$ 1,089	$ 2,164
Aegon Insurance Company (U.K.) Limited	.....	.....	.....	2	2	.....	.....	.....
Aetna Casualty & Surety Company	90	(102)	.....	88	88	.....	30	30
Aetna Casualty Company of Canada	51	20	32	36	68	.....	(2)	(2)
Aetna Insurance Company	.....	15	.....	.....	.....	.....	67	67
Affiliated FM Insurance Company	127	34	.....	192	192	.....	185	185
Albion Insurance Company	.....	.....	.....	.....	44*	.....	.....	84*
Allendale Mutual Insurance Company	257	22	.....	732	732	.....	48	48
Allianz Insurance Company	169	211	191	.....	191	171	.....	171
Allstate Insurance Co. of Canada	502	251	150	356	506	126	158	284
American Bankers Ins. Co. of Florida	148	20	147	1	148	14	9	23
American Home Assurance Company	2,214	2,274	.....	2,540	2,540	.....	1,124	1,124
American Road Insurance Company	5	.....	3	.....	3	.....	.....	.....
Arkwright-Boston Manufacturers Mutual Insurance Company	219	146	.....	1,132	1,132	.....	128	128
Asitalia-Le Assicurazioni D'Italia S.P.A.	1,900	2,128	.....	578	578	.....	1,181	1,181
Boiler Inspection & Ins. Co. of Canada	.....	.....	.....	1	1	.....	.....	.....
Buffalo Insurance Company	.....	.....	.....	.....	.....	.....	.....	.....
Canada Accident & Fire Assurance Co.	8	26	.....	(1)	(1)	.....	.....	.....
Canadian General Insurance Co.	571	329	271	303	574	141	191	332
Canadian Great Lakes Casualty and Surety Co. Ltd.	.....	.....	.....	.....	.....	.....	.....	.....
Canadian Home Assurance Company	769	220	516	333	849	434	287	721
Canadian Indemnity Co.	2,502	1,428	677	1,310	1,987	467	925	1,392
Canadian Surety Co.	1,781	1,291	1,295	431	1,726	1,182	243	1,425
Casualty Co. of Canada	243	264	199	24	223	124	7	131
Century Insurance Co. of Canada	5	.....	.....	.....	.....	.....	.....	.....
Chateau Insurance Company	1,119	665	53	210	263	645	81	726
Chrysler Insurance Company	14	14	.....	40	40	.....	41	41
Chubb Insurance Company of Canada	125	83	27	181	208	4	71	75
Cigna Insurance Company of Canada	.....	.....	2	1,208	1,210	13	488	501
Citadel General Assurance Company	51	29	.....	.....	18*	.....	.....	6*
Commerce & Industry Ins. Co. of Canada	482	306	.....	.....	911*	.....	.....	224*
Commerce Group Insurance Company	1	.....	.....	1	1	.....	.....	.....
Commercial Union Assurance Co. of Canada	1,423	866	519	1,242	1,761	493	651	1,144
Commonwealth Insurance Company	2,629	2,626	.....	1,946	1,946	.....	5,039	5,039
Constitution Insurance Co. of Canada	82	608	74	16	90	58	(104)	(46)

*No breakdown. Total figure only.

PROPERTY INSURANCE — Continued

COMPANIES	1984		Direct Premiums 1985			Losses 1985		
	Direct Premiums $'000	Losses $'000	Personal $'000	Commercial $'000	Total $'000	Personal $'000	Commercial $'000	Total $'000
Continental Insurance Co.	2,253	1,129	35	4,077	4,112	5	2,695	2,700
Continental Ins. Co. of Canada	4	(1)	....	10	10	.....	.....	.....
Contingency Insurance Company Ltd.	60	51	5	208	213	2	81	83
Co-operators General Insurance Company	5,143	4,297	2,203	3,236	5,439	2,822	427	3,249
Cornhill Insurance Co. of Canada	1	.....	1	2	3	.....	.....	.....
Coronation Insurance Company Ltd.	3	....	....	....	....	....	....	....
Cumis General Insurance Co.	361	266	244	109	353	177	11	188
Dome Ins. Corp. Ltd.	2	2	....	3	3	....	2	2
Dominion of Canada General Ins. Co.	1,323	1,038	1,054	541	1,595	646	234	880
Dominion Insurance Corporation	1,896	1,692	15	2,588	2,603	.....	2,075	2,075
Eaton Bay Insurance Company	365	382	327	38	365	421	22	443
Ecclesiastical Insurance Office Ltd.	366	159	.....	624	624	.....	223	223
Economical Mutual Insurance Co.	1,312	1,023	1,102	284	1,386	771	144	915
Elite Insurance Company	892	921	487	147	634	413	69	482
Emmco Insurance Company	.....	.....	.....	.....	.....	.....	.....	.....
Employers Insurance of Wausau a Mutual Company	44	(1)	.....	1	1	.....	15	15
English & American Insurance Co. Ltd.	8	(37)	.....	15	15	.....	.....	.....
Ennia Insurance Company (U.K.) Ltd.	1	....	....	....	....	....	....	....
Equitable General Insurance Co.	1	10	.....	.....	.....	.....	(34)	(34)
Federal Insurance Co.	5	1	.....	2	2	.....	.....	.....
Federated Mutual Insurance Company	872	276	166	677	843	104	258	362
Federation Ins. Co. of Canada	526	408	420	41	461	250	4	254
Fireman's Fund Insurance Co.	123	(179)	....	249	249	....	13	13
Foresters Indemnity Company	178	116	161	....	161	195	....	195
GAN Incendie Accidents	30	25	2	104	106	1	39	40
General Accident Assur. Co. of Canada	3,140	2,499	2,139	1,831	3,970	2,086	880	2,966
Gerling Global General Insurance Co.	1,365	190	....	....	1,879*	....	....	900*
General Insurance Co. of America	.....	40	....	....	.....	.....	(3)	(3)
Gibraltar General Insurance Co.	781	714	....	....	(9)	....	....	182
Gold Circle Insurance Co.	333	371	325	....	325	196	....	196
Grain Insurance & Gurantee Co.	2,396	1,567	627	988	1,615	220	162	382
Groupe Desjardins, Assurances Générales	....	....	....	....	....	....	....	....
Guardian Insurance Co. of Canada	399	151	40	294	334	23	58	81
Halifax Insurance Co.	337	60	3	494	497	1	117	118
Hanover Insurance Co.	17	.....	....	....	3*	.....	.....	1*
Hartford Fire Insurance Co.	732	399	2	756	758	....	490	490
Herald Insurance Company	141	409	....	220	220	.....	56	56
Home Insurance Co.	852	810	380	546	926	184	447	631
Hutterian Brethren Mutual Insurance Corp.	855	425	1,005	....	1,005	543	....	543
INA Life Insurance Company of Canada	594	205	....	....	....	....	....	....

*No breakdown. Total figure only.

PROPERTY INSURANCE — Continued

COMPANIES	1984		Direct Premiums 1985			Losses 1985		
	Direct Premiums $'000	Losses $'000	Personal $'000	Commercial $'000	Total $'000	Personal $'000	Commercial $'000	Total $'000
Insurance Co. of North America	71	(3)	.....	123	123	.....	31	31
Insurance Corporation of Ireland	279	60	444	357	801	133	339	472
Jevco Insurance Company	.....	1	.....	.....	.....	.....	.....	.....
John Deere Insurance Co. of Canada	415	126	.....	460	460	.....	175	175
Kansa General Insurance Company	770	1,441	.....	339	339	.....	160	160
Laurentian General Insurance Co. Inc.	.....	.....	.....	.....	20*	.....	.....	.....
Laurentian Pacific Insurance Co.	60	20	.....	66	66	.....	107	107
Liberty Mutual Fire Insurance Co.	4	3	1	3	4	5	(1)	4
Liberty Mutual Insurance Company	1	.....	.....	.....	.....	.....	.....	.....
London Assurance	.....	.....	.....	.....	.....	.....	.....	.....
London & Midland General Insurance Co.	954	1,534	550	120	670	469	31	500
Lumbermen's Mutual Casualty Co.	112	11	.....	149	149	.....	(14)	(14)
Manitoba Mennonite Mutual Ins. Co.	1,994	1,592	2,632	69	2,701	1,408	.....	1,408
Maritime Insurance Company Limited	.....	.....	.....	.....	1*	.....	.....	.....
Manitoba Public Insurance Corporation	13,675	8,618**	.....	.....	16,777*	.....	.....	12,493*
Markel Insurance Co. of Canada	6	(56)	.....	.....	.....	.....	19	19
Midland Insurance Company	680	491	.....	22	22	.....	10	10
New Hampshire Insurance Co.	759	681	.....	787	787	.....	544	544
New Rotterdam Insurance Co.	60	40	5	208	213	2	84	86
Non-Marine Underwriters Members of Lloyds	1,742	1,521	633	1,348	1,981	372	575	947
Norman Insurance Company Ltd.	487	462	483	88	571	677	33	710
Northumberland General Insurance Co.	2,040	88	.....	.....	.....	.....	.....	.....
Old Republic Insurance Company	11	.....	80	.....	80	78	.....	78
Orion Insurance Company PLC	17	.....	.....	.....	.....	.....	2	2
Pacific Employers Insurance Company	12	8	.....	99	99	.....	44	44
Pafco Insurance Company Ltd.	283	71	.....	.....	293*	.....	.....	180*
Personal Insurance Co. of Canada	518	294	530	.....	530	278	.....	278
Philadelphia Manufacturers Mutual Ins. Co.	3	8	.....	.....	.....	.....	.....	.....
Phoenix Assurance Co. of Canada	11	7	2	11	13	.....	2	2
Pool Insurance Co.	1,102	1,100	.....	1,173	1,173	.....	76	76
Portage la Prairie Mutual Insurance Co.	9,994	7,391	9,935	443	10,378	5,125	153	5,278
Protection Mutual Insurance Company	733	1,444	.....	439	439	.....	290	290
Provident Assurance Company	.....	205	.....	.....	.....	.....	.....	.....
Prudential Assurance Co. Limited	5,020	3,334	3,260	2,348	5,608	2,195	1,254	3,449
Red River Valley Mutual Ins. Co.	5,417	3,356	.....	.....	5,990*	.....	.....	3,671*
Reliance Insurance Co.	10	(24)	.....	14	14	.....	439	439
Royal Exchange Assurance of America, Inc.	25	12	.....	131	131	.....	15	15
Royal Insurance Company of Canada	5,891	4,142	1,867	6,424	8,291	1,471	3,876	5,347
St. Paul Fire & Marine Insurance Co.	3,116	2,706	.....	133	133	.....	4,197	4,197
Saskatchewan Mutual Insurance Co.	1,378	1,369	1,274	.....	1,274	1,039	.....	1,039

*No breakdown. Total figure only.
**This amount does not include adjustment expenses.

PROPERTY INSURANCE — Continued

COMPANIES	1984		Direct Premiums 1985			Losses 1985		
	Direct Premiums $'000	Losses $'000	Personal $'000	Commercial $'000	Total $'000	Personal $'000	Commercial $'000	Total $'000
Scottish & York Insurance Co. Ltd.	444	392	...	...	217*	...	...	130*
Security Insurance Company of Hartford	...	1	2	114	116	1	31	31
Security National Insurance Company	240	60	1,057	...	1,057	694	...	694
Sentry Insurance A Mutual Company	125	24	41	71	112	...	...	12*
Simcoe & Erie General Insurance Co.	190	408	...	...	484*	...	...	201*
Sovereign General Insurance Company	269	319	211	459	670	126	212	338
Stanstead and Sherbrooke Ins. Co.	1	...	...	...	...	...	...	...
Sun Alliance Insurance Company	121	24	...	228	228	...	125	125
Symons General Insurance Company	792	428	245	873	1,118	343	815	1,158
Tokio Marine & Fire Insurance Co. Ltd.	(1)	(3)	...	...	...	...	(1)	(1)
Toro Assicurazioni S.P.A.	...	(2)	...	...	...	...	...	...
Toronto General Insurance Company	467	269	222	248	470	115	156	271
Traders General Insurance Company	259	149	123	138	261	64	87	151
Transit Insurance Company	180	61	...	259	259	...	1,002	1,002
Transport Insurance Company	5	86	...	(2)	(2)	...	(20)	(20)
Travelers Indemnity Company	272	2	...	42	42	...	12	12
Travelers Indemnity Co. of Canada	914	544	666	380	1,046	344	252	596
United Canada Insurance Company	32	25	...	...	...	...	...	...
United States Fidelity & Guaranty Co.	503	484	(36)	641	605	474	1,384	1,858
United States Fire Insurance Co.	17	3	...	25	25	...	3	3
USF & G Insurance Co. of Canada	...	...	4	9	13	...	...	...
Utica Mutual Insurance Company	31	33	...	48	48	(6)	256	250
Victoria Insurance Co. of Canada	52	5	...	35	35	...	23	23
Wawanesa Mutual Insurance Co.	17,215	12,672	13,449	5,032	18,481	9,705	3,984	13,689
Wellington Insurance Company	1,231	796	949	424	1,373	674	259	933
Yasuda Fire & Marine Insurance Co. Ltd.	116	123	...	111	111	...	250	250
Zurich Insurance Company	26	451	1,093	1,104	2,197	440	(111)	329
Totals	$128,807	$94,682	$55,926	$57,763	$140,317	$40,233	$41,582	$99,898

*No breakdown. Total figure only.

BOILER AND MACHINERY INSURANCE

Adjustment Expenses Included In Losses Incurred

COMPANIES	1984		1985	
	Direct Premiums $'000	Losses $'000	Direct Premiums $'000	Losses $'000
Advocate General Insurance Co. of Canada	$ 4	$	$ 4	$ 2
Aetna Casualty & Surety Company	3	(270)	3	.....
Affiliated F M Insurance Company	.....	.....	.....	.....
Allendale Mutual Insurance Company	64	.....	794	.....
Allianz Insurance Company	1	5	1	.....
American Home Assurance Co.	1	.....	5	.....
Arkwright-Boston Manufacturers Insurance Co.	34	.....	27	6
Boiler Inspection & Ins. Co. of Canada	156	(9)	280	91
Canada Accident & Fire Assurance Co.	.....	.....	.....	.....
Canadian General Insurance Co.	.....	.....	.....	.....
Canadian Surety Co.	.....	.....	.....	.....
Casualty Co. of Canada	.....	.....	.....	.....
Chateau Insurance Company	.....	.....	.....	.....
Chubb Insurance Company of Canada	3	.....	.....	.....
Commercial Union Assurance Co. of Canada	238	71	233	36
Continental Insurance Co.	146	63	199	133
Continental Ins. Co. of Canada	3	1	3	.....
Cumis General Insurance Co.	1	.....	1	.....
Dominion Insurance Corporation	4	2	5	4
Dominion of Canada General Ins. Co.	1	.....	2	.....
Economical Mutual Insurance Company	14	.....	14	.....
Federated Mutual Insurance Company	4	.....	4	.....
Fireman's Fund Insurance Co.	1	2	.....	.....
Gerling Global General Insurance Co.	405	212	471	(6)
Guardian Insurance Co. of Canada	1	.....	1	.....
Halifax Insurance Co.	.....	.....	.....	.....
Home Insurance Co.	1	.....	1	.....
Insurance Company of North America	3	.....	7	.....
Liberty Mutual Fire Insurance Co.	.....	.....	.....	.....
Lumbermen's Mutual Casualty Co.	12	.....	27	.....
Manitoba Public Insurance Corporation	23	(1)**	50	3
New Hampshire Insurance Company	11	5	3	5
Non-Marine Underwriters, Members of Lloyds	6	.....	.....	.....
Philadelphia Manufacturers Mutual Ins. Co.	9	.....	.....	.....
Protection Mutual Insurance Company	341	(34)	32	(4)
Prudential Assurance Company Ltd.	9	2	13	5
Reliance Insurance Company	1	.....	1	1
Royal Insurance Company of Canada	817	227	864	148
St. Paul Fire & Marine Insurance Co.	2	.....	3	.....
Tokio Marine & Fire Insurance Co. Ltd.	5	2	2	(1)
Traders General Insurance Co.	.....	.....	.....	.....
Travelers Indemnity Co.	67	.....	5	.....
Travelers Indemnity Co. of Canada	12	.....	6	.....
United States Fidelity & Guaranty Co.	2	.....	3	1
United States Fire Insurance Co.	1	.....	3	.....
Wellington Insurance Company	3	.....	5	.....
Zurich Insurance Company	1	.....	1	.....
Totals	$ 2,410	$ 278	$ 3,078	$ 424

**This amount does not include adjustment expenses.